



Subprime Consumer Lending

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The subprime lending market is growing rapidly due to the use of securitization and the attempts of lending institutions to boost their client pool. This book gives readers a working, up-to-date knowledge of subprime consumer lending. It provides a guide to the concept of credit risk as it relates to lending practices, risk-based and risk-adjusted pricing, credit scoring, collection methodology, credit card services, auto loans, several aspects of securitization of subprime assets, and recent developments in the United Kingdom.

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