

# CMBS FINAL COPY STUDY GUIDE 2023

## All Possible Questions and Answers

### with complete solution

Assuming a perfectly efficient debt market, what would be the forward rate during year 6, given the following current spot rates?

Year: 1 2 3 4 5 6

Spot rate: .08 .085 .09 .095 .10 .105 -  $((1+r_6)^6 / (1+r_5)^5) - 1$

2. Explain why, in the absence of transactions costs that spot interest rates should be a geometric average of the imbedded forward interest rates. Explain why, in an efficient market, we would expect a "naive" IRR or yield on a coupon bond to be a complex average of yield curve spot rates. - - Spot rates and forward rates are inherently contingent upon each other.

- You can use forward rates or spot rates to find the other or vice versa

- Therefore if there are no transaction costs forward rates will be the average of current spot rates

3. Van Order, in "Cracks in the Crystal Ball," expresses a widely held view among economists about forecasting interest rates: "...forecasting interest rates is both next to impossible and very dangerous." He concludes by stating that he is "foreswearing financial forecasting, except for forecasts that are provided by the market..." Explain what forecast methods he considers valid, and what he believes they are useful for, given that they "cannot make money." - Best Methods:

1) Today's price is a good indicator of tomorrow's price

2) The yield curve provides a forecast

a) can more accurately predict short and medium term rates compared to long term rates

4. In the following model, find the value of the bond, with call and without. Find the value to an investor (lender) if there is a 2 percent refinancing cost, paid to third parties.

Initial interest rate: 11 percent

Change in interest rate per period: +/- 200 Basis Points

Bond coupon: \$10

Par value: \$100

Years remaining to maturity: 3 Years - Check Excel

5. For the problem above, compute the yield spread between non-callable and callable (without refinancing fee). Suppose the callable bond is trading at a yield 100 basis

# Cmbs Study Guide

**David J. Werring**



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frailty is based on a long series of research on the association between multimorbidity and MCI allowing for a single definition to encompass the coexistence of physical and cognitive impairment This gives useful insights on the holistic processes of aging Several aspects of cognitive frailty remain unexplored particularly in comparison to physical frailty with no consensus on its prevention functioning and measurement The lack of agreement hinders the development of effective support strategies For instance a variety of studies investigated the modifiable health and psychosocial risk factors leading to the transition to cognitive frailty nutrition sleep depression social contacts sensory impairments risky habits and so on Results are still mixed Even the neuropsychological functioning has not been thoroughly described and the definition of cognitive profiles of frailty has been left to screening tests only The need for more specific distinctive cognitive markers is closely related to the necessity for dedicated diagnostic tools However these tools are not available due to the lack of a consensus on the multidimensional concept of frailty itself which encompasses sociodemographic physical cognitive psychological nutritional social aging and disease domains Each of them should be considered in effective community dwelling based psychometric tools The ambitious goal for up to date research therefore is to address all these gaps for healthy aging

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