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Low-quality mortgage-backed securities backed by subprime mortgages in the United States caused a crisis that played a major role in the 2007–12 global financial crisis. By 2012 the market for high-quality mortgage-backed securities had recovered and was a profit center for US banks.

Mortgage-backed security - Wikipedia

A short-rate model, in the context of interest rate derivatives, is a mathematical model that describes the future evolution of interest rates by describing the future evolution of the short rate, usually written

Short-rate model - Wikipedia

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