

CMBS Final Exam 2023-2024 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 Answer- $((1+r6)^6/(1+r5)^5) - 1$

2. Explain why, in the absence of transaction 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. Answer- 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." Answer- 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 Answer- 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 points above comparable non-callable "Treasuries", what would be the QAS? Answer- Excel. Subtract the spread

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