

M. Baurda,

Assistant Lecturer of civil law department,
National University "Odesa Law Academy"

PROBLEMATIC ASPECTS OF THE REGULATION OF MORTGAGE SECURITIES TURNOVER IN UKRAINE

The reasons of the global financial crisis and its implications in the treatment of mortgage-backed securities in Ukraine are considered in the article. It traces the development of the mortgage market in the country after the crisis. Credit mechanism characterized by means securities defined negatively impact the introduction of USA-style lending in Ukraine. It was found legal flaws fixed in special laws. It is shown problematic legal aspects of the regulation of sales mortgage securities.

It is mentioned the study of these subjects only in terms of possible legal mechanisms to regulate does not display the whole issue mortgage securities essentially, show their use in lending consider the specificity of the scope of mortgage securities. An important component of the study is the economic factors of the economy, the stock market without researching and understanding which cannot fully reflect the problem. Therefore, in this study, it seems appropriate to refer to certain financial aspects that influenced the past few years the market for mortgage securities.

Problematic aspects are identified of the legal regulation of the turnover of mortgage securities in Ukraine, the study of macroeconomic factors that negatively affect the development of the mortgage securities. In recent decades the global economic crisis is considered the most global and ambitious in the history of the world economy. It is obvious that there are crises in the economies of most developed countries, complex structural relationships are not always correctly relate to each other, which leads to certain problems.

It is noted that the dwelling lending of population has a special place in the financing system of various countries.

It is consider the shape and scale of the global financial crisis in Ukraine, says that the state of the mortgage securities market before the crisis is not particularly pleased with their performance. Calculation of flow balance of payments, which is covered mainly by short-term foreign loans, state debt has exceeded the level of international reserves of the National Bank of Ukraine. It is analyzed why banks in Ukraine still had problems with loan defaults.