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**Papers on Mortgages:**

- [The Effect of Refinancing Costs and Market Imperfections on the Optimal Call Strategy and the Pricing of Debt Contracts Real Estate](#)  
*Economics*, 2005; 595-617.  
(With: -Kenneth Dunn)
- [Call Options, Points and Dominance Restrictions on Debt Contracts](#)  
*Journal of Finance* 54, 1999; 2317-2337.  
(With: -Kenneth Dunn)
- [Private Information and Incentives: Implications for Mortgage Contract Terms and Pricing](#)  
*Journal of Real Estate Finance and Economics* 1, 1988; 47-60.  
(With: -Kenneth Dunn)
- [An Analysis of Mortgage Contracting: Prepayment Penalties and the Due-on-Sale Clause](#)  
*Journal of Finance* 40, 1985; 293-308.  
(With: -Kenneth Dunn)