Papers on Mortgages:

- **The Effect of Refinancing Costs and Market Imperfections on the Optimal Call Strategy and the Pricing of Debt Contracts**
  (With: Kenneth Dunn)

- **Call Options, Points and Dominance Restrictions on Debt Contracts**
  (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)