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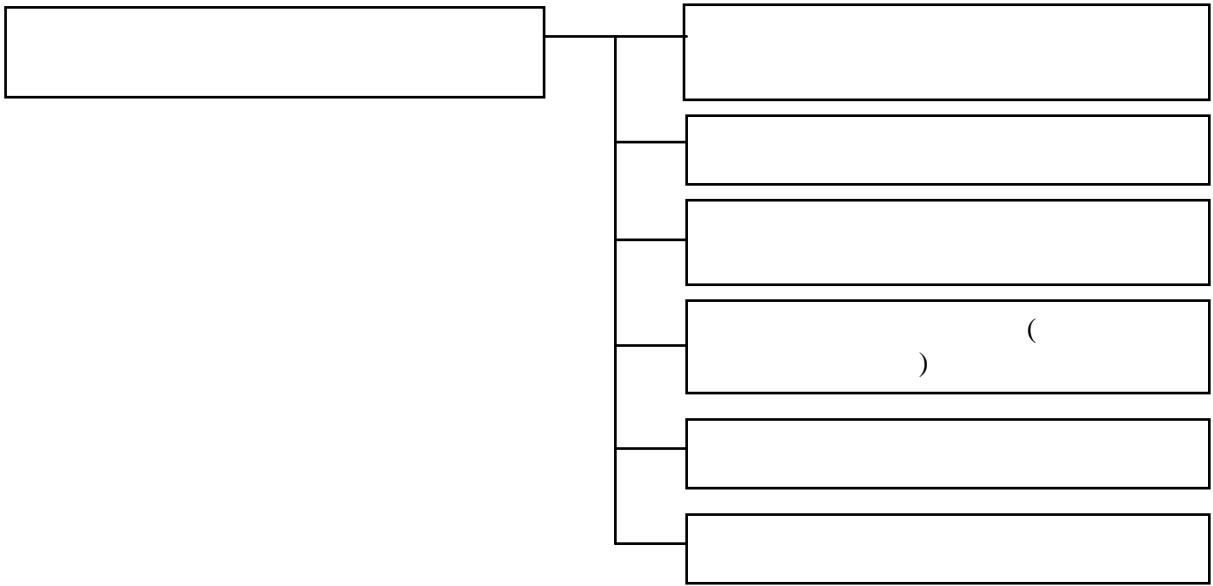
REGIONAL FEATURES AND TRENDS OF MORTGAGE LENDING

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The mortgage lending occupies one of the key positions in social policy, specifically provides the population with affordable housing, solving housing problems of various social groups under current conditions. At the same time mortgage lending is also a tool that forms the prerequisites for the growth of the construction industry and the activation of lending to housing construction companies, increasing the financial stability of developers, the development of the banking sector and the economy as a whole. The development of mortgage lending in the current Russian market is characterized by an increase in the pace and volume of lending, a reduction in interest rates, and the implementation of various government programs to support housing lending and mortgages. However, the combination of external and internal factors' influence has caused a number of negative consequences for the Russian economy and the mortgage market, in this regard, studies of trends in the development of the mortgage lending market are quite relevant. It is possible to say that the Russian mortgage market was under pressure from inflationary risks against the background of a significant slowdown in economic growth. Some uncertainty in the market causes a variety of scenarios for its subsequent development in this regard, the topic of the article is quite relevant. In modern domestic practice, various schemes of mortgage lending are used, which are discussed in this article. The conditions and options for providing mortgage loans provided in the Republic of Crimea are also analyzed. A comparison of the provision of mortgage loans according to a number of criteria, which include such indicators as the interest rate, the amount of the loan, the term of the loan, and many others is made. The necessary to move away from inflexible and standard forms of mortgages to create an adaptable product that can be synchronized with the needs of the market and the specifics of a particular transaction is considered in the article. The state takes many measures aimed at supporting the population and developing the mortgage lending sector. Current mortgage products include state-backed mortgages, family mortgages, military mortgages, and new mortgage lending programs.

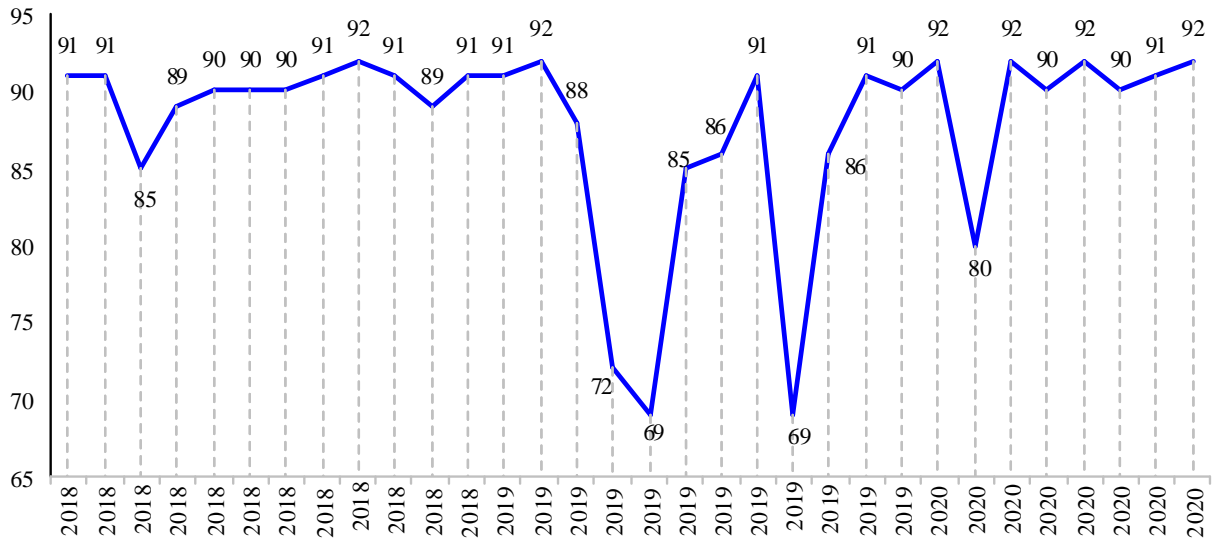
Keywords: mortgage, mortgage lending, real estate lending, mortgage market, ways to stimulate mortgages, housing policy, measures of state support for housing mortgage lending, mortgage lending conditions, interest rate.

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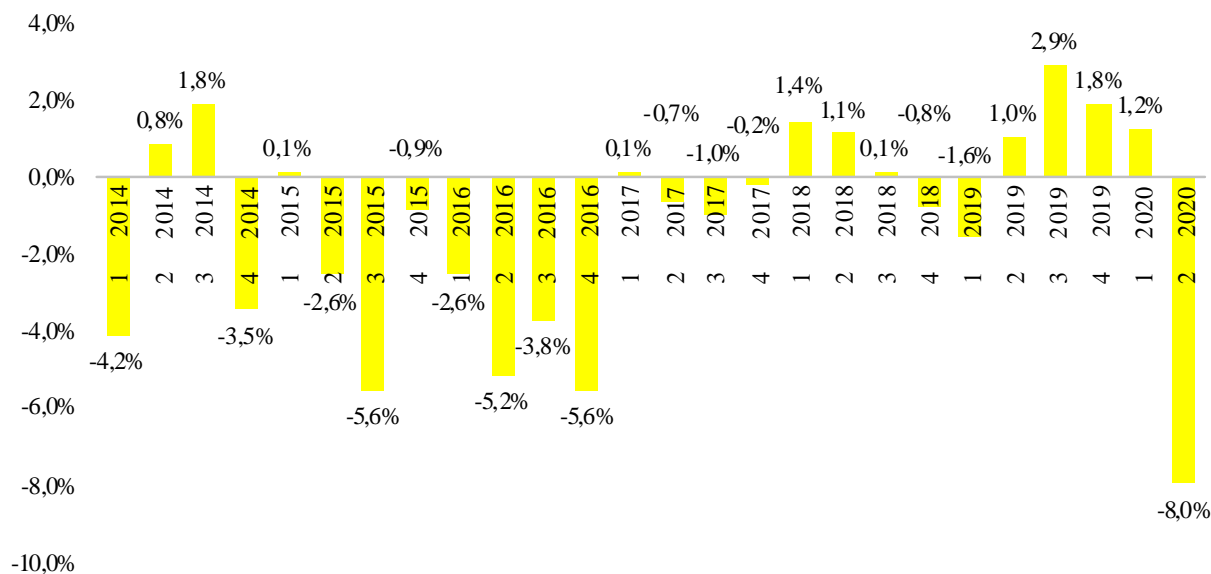
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	7,67	6.54 – 8.79	300	20 – 29	25
	7,8	7.8	750 – 30 000	20	30
	8	7.19 – 8.8	300 – 12 000	5	30
-	8,13	7.5 – 8.75	300	10 – 50	20
	8,15	6.9 – 9.4	60 000	10	30
-	8,4	8.4	500 – 20 000	20	25
	10,75	7.5 – 14	300 – 15 000	10	25

* [13]

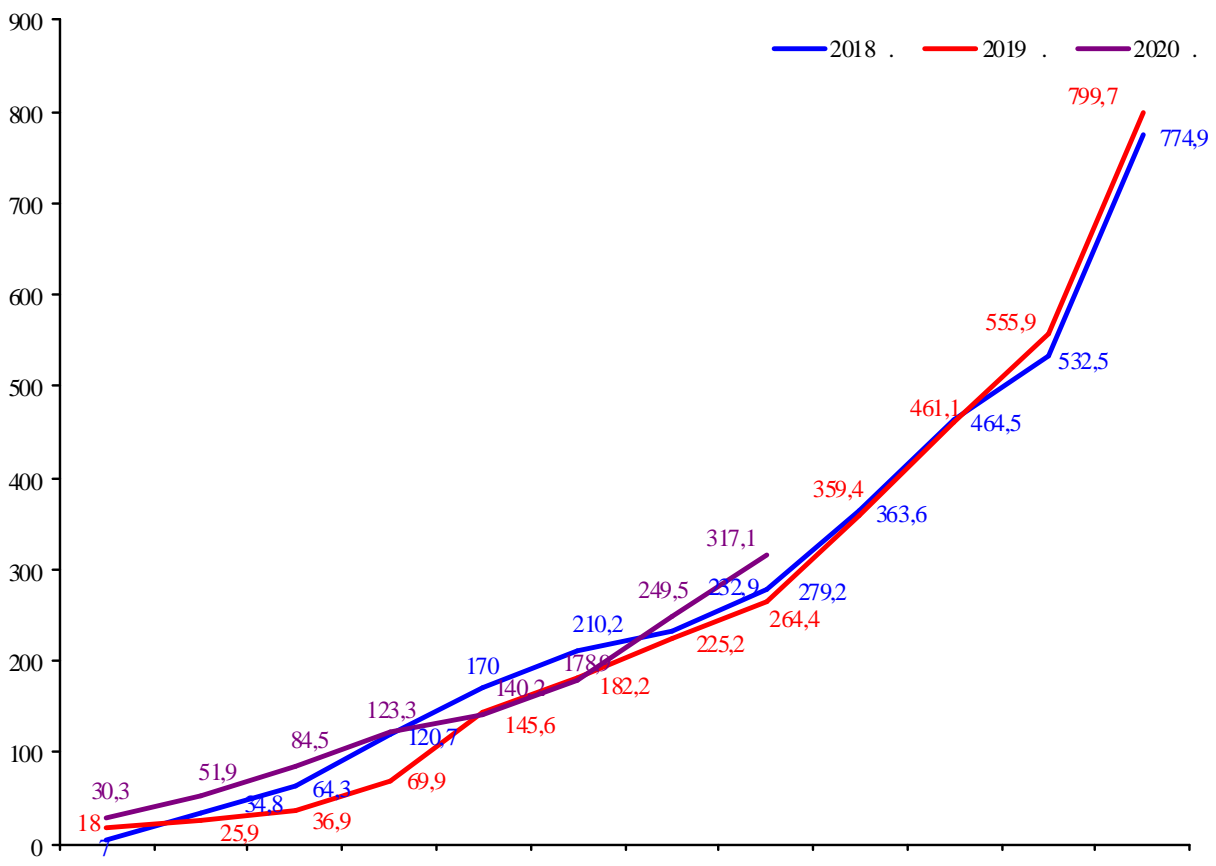
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