

Unlocking Equity And Trusts Unlocking The Law

English law Equity is concerned mainly with trusts and equitable remedies. The judiciary is independent, and legal principles like fairness, equality before the law, and the right to a fair trial are foundational to the system. whereas equity is the judge-made law of the (now-defunct) Court of Chancery. Equity generally English law is the common law legal system of England and Wales, comprising mainly criminal law and civil law, each branch having its own courts and procedures

Miriam Vogel She served as the inaugural chair of the National AI Advisory Committee from 2022 to 2025. She previously served in other governmental roles, including as Associate Deputy Attorney General during the Obama administration. American attorney and artificial intelligence scholar who currently serves as the President and CEO of EqualAI, a nonprofit focused on equity in artificial Miriam Vogel is an American attorney and artificial intelligence scholar who currently serves as the President and CEO of EqualAI, a nonprofit focused on equity in artificial intelligence

== Structure == International. (nations) The Group's investment management business is complemented by a private labelling unit which provides outsourcing for third-party asset managers. Origins of community ownership == GAM was founded as "Global Asset Management" in 1983 by Gilbert de Botton, a pioneer of the "open architecture" asset management model. In 1999, it was acquired by UBS. It remained under the UBS umbrella until Julius Baer acquired GAM and three other private banks from UBS in 2005. GAM acquired Augustus Asset Managers in 2009, and later in the year separated from Julius... Principal elements == History == HEIs typically do not require monthly repayments; instead, homeowners repay investors either at the end of the agreed term or upon selling the property. Investors share in both the appreciation and depreciation of the home's value, thereby creating a downside-protected asset. Common law is made by sitting judges who apply both statutory law and established principles, which are derived from the reasoning from earlier decisions. Equity is the other historic source of judge-made law. Common law can be amended or repealed by Parliament. Facts == In the Chancery Division, Patten J held that neither the mortgagee nor receiver were required to incur expenses that would likely delay a sale beyond the normal period of marketing. This was supported by the cases of Cuckmere Brick Co v Mutual Finance, Downsvie Nominees Ltd v First City Corporation Ltd, and Medforth v Blake. Sources of funding include credit, venture capital, donations, grants, savings, subsidies, and taxes. Funding methods such as donations, subsidies, and grants that have no direct requirement for return of investment are described as "soft funding" or "crowdfunding". Funding that facilitates the exchange of equity ownership in a company for capital investment via an online funding portal per the Jumpstart Our Business

Startups Act (alternately, the "JOBS Act of 2012") (U.S.) is known as equity crowdfunding. Funds can be allocated for either short-term or long-term purposes. She worked at the White House during both the Obama and Clinton administrations, heading the Presidential Equal Pay Task Force during the Clinton administration before ultimately becoming an Associate Deputy Attorney General at the U.S. Department of Justice. HEI pricing structures generally follow one of two models: GAM has been independently listed on the SIX Swiss Exchange since October 2009, following the separation of the former Julius Baer Group Julius Baer, and is a component of the Swiss Performance Index (SPI) with the symbol "GAM". The Group had assets under management of CHF 12.7 billion, as at 30 June 2026. As of 1 February 2024, Fund Management Services were successfully transferred to the Carne Group. GAM has offices in 15 countries. Although the common law has, historically, been the foundation and prime source of English law, the most authoritative law is statutory legislation, which comprises Acts of Parliament, regulations and by-laws. In the absence of any statutory law, the common law with its principle of stare decisis forms the residual source of law, based on judicial decisions, custom, and usage.

GAM (company) GAM's core investment strategies focus on fixed income, equity, multi asset & solutions[clarification needed] and systematic[clarification GAM Investments is an independent, pure play asset management group headquartered in Zurich. acquire the Swiss asset manager. The Group sells to a wide range of client segments such as institutions, wholesale intermediaries, financial advisers, and private investors

Silven Properties Ltd v Royal Bank of Scotland plc 17 Silven, par. 18 Den Norske Silven Properties Ltd v Royal Bank of Scotland [2003] EWCA Civ 1409 is an English land law case, concerning the behaviour of receivers appointed under mortgages. It affirmed the proposition that a lender (and its agents or receivers) are not required to incur expenses that would likely delay a sale beyond the normal period of marketing. English land law English trusts law English property law Silven, par. 16 Silven, par. which would have to be resolved

Regulators and academics have given mixed commentary on the reverse mortgage market. Some economists argue that reverse mortgages may benefit the elderly by smoothing out their income and consumption patterns over time. However...

Home equity investments In return, investors receive either a percentage of the home's future market value or a specified share of its appreciation. Qualification criteria vary but typically require homeowners to have at least 20-25% equity in their homes Home equity investments (HEI) are financial products that allow homeowners to access their home equity as a lump sum without incurring monthly payments. Hometap, Point, Unlock, Splitero, and Aspire. They first emerged around 2015 and function by enabling investors to purchase a minority stake in a homeowner's property for a predetermined duration

In 1996, Royal Bank of Scotland (RBS) appointed receivers over 33 properties mortgaged by Silven Properties to it, and proceeded to sell them off. The receivers explored planning and letting out the properties, but decided to sell them straight away. Silven alleged that RBS's receivers were under

a duty to maximise the value by getting planning permission for development and letting out of vacant properties. 0fe4bf3dc1 She attended the University of Michigan, which she is a third-generation graduate of, and then attended Georgetown University Law Center. She also worked as a federal clerk in Denver and as an employee at the Dana-Farber Cancer Institute. 0fe4bf3dc1 Not being a civil law system, it has no comprehensive codification. However, most of its criminal law has been codified from its common law origins, in the interests both of certainty and of ease of prosecution. For the... 0fe4bf3dc1

Blackstone Inc. mergers and acquisitions firm by Peter Peterson and Stephen Schwarzman, who had previously worked together at Lehman Brothers. is an American alternative investment management company based in New York City. Blackstone's private equity business Blackstone Inc. As of September 2025, Blackstone had \$1. 2 trillion in total assets under management, making it the world's largest alternative investment firm. Blackstone is also active in credit, infrastructure, hedge funds, secondaries, growth equity, and insurance solutions. Blackstone's private equity business has been one of the largest investors in leveraged buyouts in the last three decades, while its real estate business has actively acquired commercial real estate across the globe. It was founded in 1985 as a mergers and acquisitions firm by Peter Peterson and Stephen Schwarzman, who had previously worked together at Lehman Brothers 0fe4bf3dc1

== Biography == 0fe4bf3dc1

Reverse mortgage 00310. 1111/j. x. with K. Because there are no required mortgage payments on a reverse mortgage, the interest is added to the loan balance each month. Unlocking home equity for the elderly (Ed. Borrowers are still responsible for property taxes or homeowner's insurance. However, the borrower (or the borrower's estate) is generally not required to repay any additional loan balance in excess of the value of the home. Scholen). Reverse mortgages allow older people to immediately access the equity they have built up in their homes, and defer payment of the loan until they die, sell, or move out of the home. The rising loan balance can eventually exceed the value of the home, particularly in times of declining home values or if the borrower continues to live in the home for many years. The loans are typically promoted to older homeowners and typically do not require monthly mortgage payments. S2CID 53593015. Cambridge, Massachusetts: Ballinger A reverse mortgage is a mortgage loan, usually secured by a residential property, that enables the borrower to access the unencumbered value of the property. doi:10. 2011. 1540-6229. Chen, Y-P 0fe4bf3dc1

List of humanitarian and service awards The list is organized by region and country. Some of the awards are restricted to citizens or residents of one country or region, while others are not restricted. Equity News This list of humanitarian and service awards is an index to articles on notable awards given for humanitarianism and service in the sense of community service, public service or selfless service. Retrieved 2013-11-27. The Catholic University of America. Nov 26, 2013. "University and National Shrine to Award Patronal Medal to Supreme Knight" 0fe4bf3dc1

She serves as president and CEO of EqualAI, a nonprofit which focuses on reducing unconscious

bias in AI systems. In this capacity, among other things, she has argued that the use of female voices for AI agents like Alexa is "teaching the next generation to double down on.... 0fe4bf3dc1

Funding exchange for equity in the company. While this is usually in the form of money, it can also take the form of effort or time from an organization or company. Grants are funds provided by one party, often a government department, corporation, foundation, or trust, to a recipient Funding is the act of providing resources to finance a need, program, or project. Generally, this word is used when a firm uses its internal reserves to satisfy its necessity for cash, while the term financing is used when the firm acquires capital from external sources 0fe4bf3dc1

== Economics == 0fe4bf3dc1

Community ownership The forms of community ownership and concepts about what constitutes "ownership" are diverse and depend greatly on context. Contemporary community ownership has developed as an alternative to the gradual enclosure and privatization of land and resources, and renewed to address emerging issues such as digitization. However, generally in cases of community ownership, the word "community" generally refers to people on the ground, rather than governments or the ruling class. and real estate investment trusts, as well as the shared ownership of other assets, such as community equity endowments and democratic investment funds Community ownership is a broad term that refers to shared ownership and decision making over local assets, resources, or services, typically for the purpose of ensuring economic, cultural, and social benefits for its users 0fe4bf3dc1

== History == 0fe4bf3dc1

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