## 一般不動產與法拍屋核心因素及實證研究:以新竹地區為例 余耀順,徐慶生 財務管理學系 管理學院 vawshunyu@chu. edu. tw

## 摘要

The price of estate is getting raised as well as the raw material, semi-products and end-user merchandise. So far, people feel so difficult to keep their life standard that they receive so difficult timing to overcome the inflation under daily payments. The racial, economical and recession should be following by serious inflation, from external Environmental Status.

Oberisiously, property firm is a leading firm in here, Estate-Managing becomes the key industry to bring the some GDP up and should make large scale to influence the resident.

In this research, we would like to explore why people make their purchasing behavior, as, intentions, buying risks and the methods of hand over. The quantity of foreclosed should direct impact the Banking, especially, the price of estate-estimated mortgage and loads-making there by. We believe that loans are to be behind time should directly or indirect impact to Banking system, thus this study should find the problems out and making some suggestions for financial drawbacks. The research methods take quantity survey as well as both SPSS and LISREL. it makes very Presley field survey, and the tasting objectivities are special selected with relative field in estate firm, After take this study, hoping the data is able to benefit the firm and father studies.

關鍵字:Estate, Merchandise, Hand Over, Fore Closed, Mortgage loads.