

# THE U.S. Mortgage Rate Surge

The U.S. 30-year fixed-rate mortgage has reached its highest level in over 20 years.

U.S. 30-YEAR FIXED-RATE MORTGAGE  
VS. EXISTING HOME SALES



**2023**  
With high mortgage rates, rising home prices, and a constrained housing inventory, U.S. housing affordability is at its lowest point since 1989.

Source: National Association of Realtors

Sources: FreddieMac, Trading Economics



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**Bob Boog**



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Congressional Oversight Panel August Oversight Report United States. Congressional Oversight Panel,2009

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Congressional Oversight Panel,2009 **Congressional Oversight Panel May Oversight Report** United States.

Congressional Oversight Panel,2010 *The Common-Sense Mortgage* Peter G. Miller,1994 The most useful and up to date resource on mortgage financing available the new edition of this popular guide provides a wealth of new material including

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