

# 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



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### **Introduction to Mortgages and Mortgage**

**Backed Securities** Richard K. Green, 2013-11-21 In Introduction to Mortgages Mortgage Backed Securities author Richard Green combines current practices in real estate capital markets with financial theory so readers can make intelligent business decisions. After a behavioral economics chapter on the nature of real estate decisions he explores mortgage products processes derivatives and international practices. By focusing on debt his book presents a different view of the mortgage market than is commonly available and his primer on fixed income tools and concepts ensures that readers understand the rich content he covers. Including commercial and residential real estate this book explains how the markets work why they collapsed in 2008 and what countries are doing to protect themselves from future bubbles. Green's expertise illuminates both the fundamentals of mortgage analysis and the international paradigms of products models and regulatory environments. Written for buyers of real estate not mortgage lenders Balances theory with increasingly complex practices of commercial and residential mortgage lending. Emphasizes international practices changes caused by the 2008-11 financial crisis and the behavioral aspects of mortgage decision making.

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