

MORTGAGE RATES



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Albert A Gayle

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Manufactured Home Merchandiser ,2001 **North western reporter. Second series. N.W. 2d. Cases argued and determined in the courts of Iowa, Michigan, Minnesota, Nebraska, North Dakota, South Dakota, Wisconsin** ,1998 **Energy Research Abstracts** ,1987 *The Accountant* ,1980 **Banking World** ,1993 **Quicken User's Guide** ,1994 Macroeconomic Imbalances European Commission. Directorate-General for Economic and Financial Affairs,2012 On 14 February 2012 the European Commission presented its first Alert Mechanism Report AMR prepared in accordance with Article 3 of Regulation EU No 1176 2011 on the prevention and correction of macroeconomic imbalances

The AMR serves as an initial screening device helping to identify Member States that warrant further in depth analysis to determine whether imbalances exist or risk emerging According to Article 5 of Regulation No 1176 2011 these country specific in depth reviews should examine the nature origin and severity of macroeconomic developments in the Member State concerned which constitute or could lead to imbalances On the basis of this analysis the Commission will establish whether it considers that an imbalance exists and what type of policy follow up it will recommend to the Council The AMR suggested the need to look more closely at whether the UK is suffering from macroeconomic imbalances of an internal and external nature The AMR noted that on the internal side the high level of private debt is a concern also in a context of a weak public finance situation with high and increasing government debt The high value of private debt largely reflects household mortgages in a context of high accumulated increases in house prices While both the levels of real household debt and real house prices have reduced they still remain comparatively high which suggests that their unwinding has further to go where the speed of adjustment is an important aspect On the external side the UK lost export market share over the last decade although some stabilisation can be noted in recent years This loss of market shares took place despite a substantial depreciation of sterling between 2007 and 2009 At the same time and since 1997 the UK recorded small but significant current account deficits albeit below the indicative threshold The purpose of the present in depth review is to investigate the findings presented in the AMR and to ascertain whether macroeconomic imbalances of either an internal or external nature effectively exist in the UK and if so whether they are excessive in the meaning of Regulation no 1176 2011 Sections 2 and 3 of this review analyse the existence and nature of potential macroeconomic imbalances in the UK Section 2 takes a broad perspective of the UK economy while section 3 focuses on two potential areas of concern for the UK household debt and the housing market on the one hand and external competitiveness on the other hand Section 4 presents possible policy considerations

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