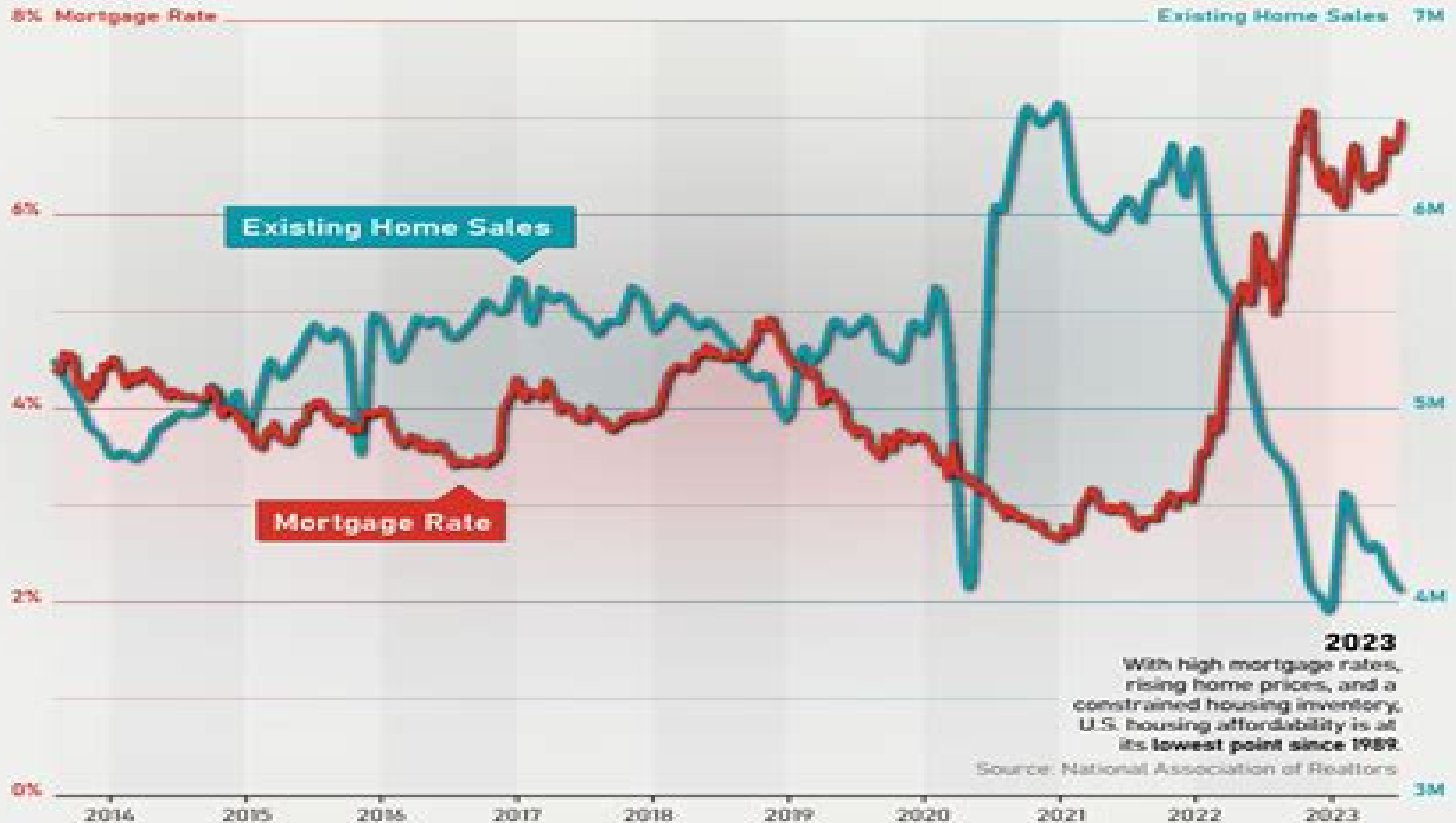


THE U.S. Mortgage Rate Surge

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



Mortgage Rates Vs Returns

Wylie Daniel Goodsell



Mortgage Rates Vs Returns:

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Mortgage Interest Tax Credit United States. Congress. House. Committee on the Budget. Task Force on Tax Expenditures and Off-Budget Agencies, 1976

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Statistical Report on Prices, Wage-Rates and Hours of Labour, Unemployment, Industrial Accidents Tramways, Cinematograph Theatres, Banking, Building Societies, Commercial Failures New Zealand. Census and Statistics Department, 1941 **The Railway Age and Northwestern Railroader**, 1896 **Railway Age and Northwestern Railroad**, 1896 The Australasian Insurance & Banking Record, 1885 **Statistical Register**, 1871 *Commercial and*

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