

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.

Sources: FreddieMac, Trading Economics



Mortgage Rates Vs

**Wisconsin. Supreme Court, Silas Uriah
Pinney**

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Mortgage Interest Rate Commission Report United States. Congress. Senate. Committee on Banking and Currency,1969
Examines recommendations for FHA and VA mortgage rate increases proposed by Commission on Mortgage Interest Rates

Mortgage Interest Rate Commission Report, Hearings Before ..., 91-1 ..., September 25 ... October 1, 1969

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