

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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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

United States. Congress. Senate. Banking and Currency Committee,1969 **Oversight of the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac)** United States. Congress. House. Committee on Banking and Financial Services. Subcommittee on Capital Markets, Securities, and Government Sponsored Enterprises,1996 **Statistical Reference Index** ,1986 *Reports of Cases Argued and Determined in the Supreme Court of the State of Wisconsin: Containing cases decided from the December term, 1850, until the organization of the separate Supreme Court in 1853* Wisconsin. Supreme Court,Silas Uriah Pinney,1876

Congressional Record United States. Congress,1973 The Congressional Record is the official record of the proceedings and debates of the United States Congress It is published daily when Congress is in session The Congressional Record began publication in 1873 Debates for sessions prior to 1873 are recorded in The Debates and Proceedings in the Congress of the United States 1789 1824 the Register of Debates in Congress 1824 1837 and the Congressional Globe 1833 1873 James Cheever and William T.Hart, Trustees, Et Al., Vs. the Rutland and Burlington Railroad Co., Et Al Vermont. Supreme Court,1870 **Reports of Cases Argued and Determined in the Supreme Court of the State of Wisconsin** Wisconsin. Supreme Court,Silas Uriah Pinney,1879 *Savings and Loan News* ,1981-07 Documents Communicated to the Senate and House of Representatives ,1893 Wisconsin Reports Wisconsin. Supreme Court,Abram Daniel Smith,Philip Loring Spooner,Obadiah Milton Conover,Frederic King Conover,Frederick William Arthur,Frderick C. Seibold,1879 *Reports of Cases Argued and Determined in the Supreme Court of Errors of the State of Connecticut* Connecticut. Supreme Court,1876

The Commercial & Financial Chronicle and Hunt's Merchants' Magazine ,1876 **The Baltimore Underwriter** ,1879 **Mortgage Banking** ,1984-10 **The Commercial and Financial Chronicle** ,1899 *Reports of Cases Argued and Adjudged in the Supreme Court of the District of Columbia* District of Columbia. Supreme Court,1890 Reports of Cases Argued and Adjudged in the Supreme Court of the District of Columbia District of Columbia. Supreme Court (1863-1936),Franklin Hubbell Mackey,1890 **The Commercial & Financial Chronicle ...** ,1878 *Reports of Cases Argued and Determined in the Supreme Court of the State of Vermont [1789-1824]* Vermont. Supreme Court,Daniel Chipman,1888

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