# 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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Sources: FreddieMac, Trading Economics

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**Brendan G. Carr** 

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generate self reinforcing downward financial and economic spirals The Federal Reserve has used its traditional tools to avert such an outcome it has lowered short term interest rates dramatically and injected billions of dollars into the banking system to support market liquidity and keep credit flowing In addition the Fed has expanded its sphere by making funds available to securities firms which it does not regulate and has provided funding to underwrite the rescue through acquisition of Bear Stearns a leading investment bank The duration of the current instability is in marked contrast to financial shocks of recent decades stock market crashes bond market disruptions the 9 11 attacks when the central bank was able to contain market problems guickly with little or no interruption of U S economic growth Depending on how soon normal market conditions are restored and at what cost policy makers may consider whether regulators have access to adequate information about market conditions and whether currently unregulated market participants should be subjected to disclosure and reporting requirements In addition the social costs of failed financial speculation may be judged great enough to warrant new restrictions designed to lower the incidence of losses that have system wide impacts or to put the markets and the economy U.S. Tax Cases Commerce Clearing House, 1962 Decisions originally reported in a better position to weather such shocks currently in Standard federal tax service Federal estate and gift tax service and Federal excise tax reports of the State Controller's Office Tax Reform Conference ,1996 America's Best Money Managers, 1991 Proceedings, Annual Convention of the Investment Bankers' Association of America Investment Bankers Association of Outlook Alfred Emanuel Smith, Francis Walton, 1871 Railway News, Finance and Joint-stock America, 1926 Companies' Journal ,1883 Bell & Howell Newspaper Index to USA Today ,1986 **Annual Financial Report, Report** 

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