

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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Public Statutes at Large of the United States of America United States, 2013 Vols for 1950 19 contained treaties and international agreements issued by the Secretary of State as United States treaties and other international agreements

Foreign Assistance, 1966 United States. Congress. Senate. Committee on Foreign Relations, 1966 Considers S 2759 and related S 2861 to authorize a 5 year economic assistance program The Code of Federal Regulations of the United States of America, 2003 The Code of Federal Regulations is the codification of the general and permanent rules published in the Federal Register by the executive departments and agencies of the Federal Government **Report of the Federal Home Loan Mortgage Corporation** Federal Home Loan Mortgage Corporation, 2003 *To Guarantee Bonds of Home Owners' Loan Corporation* United States. Congress. House. Banking and Currency Committee, 1934 **Mortgagees' Handbook** United States. Office of Housing Production and Mortgage Credit, 1975 *To Guarantee Bonds of Home Owner's Loan Corporation* United States. Congress. House. Committee on Banking and Currency, 1934 *Subprime Mortgage Crisis and America's Veterans* United States. Congress. House. Committee on Veterans' Affairs. Subcommittee on Economic Opportunity, 2008 *Credit in Rural America*, 1997 **A Budget for a Better America** Government Publishing Office, 2019 Appendix Budget of the U S Government FY 2019 presents detailed information on individual programs and appropriation accounts that constitutes the budget Study of International Housing, 1963 Study of International Housing, Subcommittee on Housing United States. Congress. Senate. Committee on Banking and Currency, 1963 *Committee Prints* United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 1963 **Study of International Housing** United States. Congress. Senate. Committee on Banking and Currency, 1963 **The Directory of U.S. Trademarks**, 1993 Official Gazette of the United States Patent and Trademark Office, 1995 **Bradstreet's**, 1893 Examining the Consequences of Mortgage Irregularities for Financial Stability and Foreclosure Mitigation, *Budget of the United States Government* United States. Office of Management and Budget, 2009 **Hearing to Review Credit Conditions in Rural America** United States. Congress. House. Committee on Agriculture. Subcommittee on Conservation, Credit, Energy, and Research, 2009

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