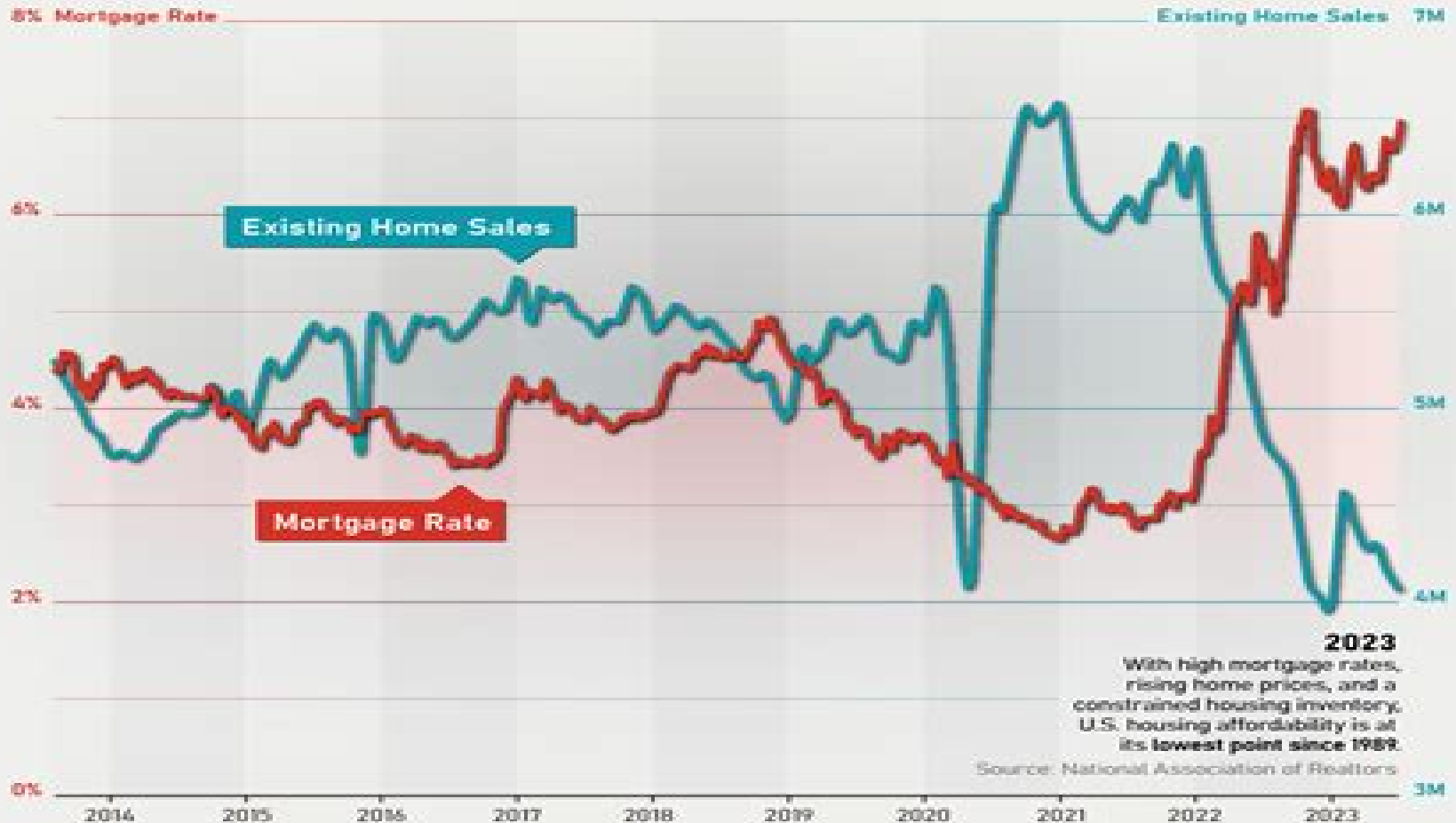


# THE U.S. Mortgage Rate Surge

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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**Price-setting and Price Dispersion in the Dutch Mortgage Market** Wolter H. J. Hassink, Michiel van Leuvensteijn, 2003

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*Quicken 2009: The Missing Manual* Bonnie Biafore, 2008-09-17

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