

Mortgage Rates & Projections

30-Year Fixed Rate, as of September and October 2024



Sources: Fannie Mae, MBA, NAR, Wells Fargo

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Kelly D. Edmiston

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the name bar.

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Census and You ,1989 **Rising Foreclosures in the United States: A Perfect Storm** Kelly D. Edmiston,2008-05 In the second qtr of 2007 the share of outstanding mortg in some stage of foreclosure FC stood at 1 4% up from less than 1% a year earlier The number of mortg entering the FC process reached an all time high in mid 2007 The FC surge was created by a perfect storm of events First the share of sub prime mortg originations increased Second FC rates for adjustable rate mortg ARMs have increased esp for sub prime ARMs Finally high loan to value originations coupled with stagnant or falling home prices have left many people with insufficient equity to sell or to refinance their homes Here is a dissection of the current FC surge Discusses why the FC situation is likely to get worse over the next 2 3 years why it is likely to improve afterward Illus

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