

# 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



# Mortgage Rates In The Us Tutorial

**Kenneth C. Laudon**



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introduction a linear equation in  $x$  of the form  $ax + b = 0$  has a real root also in case of a quadratic equation the solution is obtained by factorization however every quadratic equation is not factorizable