



MORTGAGE RATES

MONTHLY CHART

MONTH	INTEREST RATE (%)	NOTES
JANUARY	5.10	STABLE START TO THE YEAR
FEBRUARY	5.15	SLIGHT INCREASE
MARCH	5.20	RATES CONTINUE TO RISE
APRIL	5.25	INCREASED DEMAND FOR MORTGAGES
MAY	5.30	MARKET RESPONSE TO ECONOMIC CONDITIONS
JUNE	5.35	PEAK RATE OBSERVED
JULY	5.25	SLIGHT DECREASE AS MARKET ADJUSTS
AUGUST	5.20	STABILIZING TREND
SEPTEMBER	5.15	SEASONAL DECREASE
OCTOBER	5.10	STABLE AS YEAR PROGRESSES
NOVEMBER	5.05	END-OF-YEAR ADJUSTMENT
DECEMBER	5.00	YEAR-END DECREASE

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Electronic America Laurie DiMauro,2009 **Personal Finance** Bernard J. Winger,Ralph R. Frasca,2003 This text features an emphasis on risk and return boxes on saving money financial planning and personal finance news and an ongoing case of a typical American family and their financial decisions While the number of chapters has been reduced from 18 to 16 for this sixth edition there is expanded material on the time value of money career planning the Tax Relief Act of 2001 consumer protection in the electronic marketplace and exchange traded mutual funds The Internet supplement that accompanied the previous two editions is now incorporated directly into the text The authors are affiliated with the University of Dayton Annotation copyrighted by Book News Inc Portland OR **OECD Information Technology Outlook 2008** OECD,2009-01-26 This 2008 edition of the OECD Information Technology Outlook analyses recent developments in the IT goods and services industries and suggests that the outlook is for constrained but continued long term growth

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feature that helps calculate mortgages saving for college buying a car and retirement planning **Quicken 2001** Maria Langer,2000 This revised guide covers the new features on Quicken 2001 Focusing on practical uses of Quicken it shows readers how to save time by organizing finances automating tasks and more A two color design is used along with annotated figures to help explain screens and tasks at a glance Illustrations **Macroeconomics** Rudiger Dornbusch,Stanley Fischer,Richard Startz,2004 Dornbusch Fischer and Startz Macroeconomics has been a leading intermediate macroeconomic theory text since its introduction in 1978 This revision retains most of the texts traditional features including a middle of the road approach and very current research while updating and simplifying the exposition The text is now even easier to teach from The only prerequisite continues to be principles of economics *Processing Mortgage-backed Securities* Louis J. Karcher,1989 AFTER THE TRADE IS MADE Processing Securities Transactions what happens when a security is issued and then bought or sold This new book written by David M Weiss a director of the New York Stock Exchange who is responsible for its Diversified Products Division presents the processes and flows of information that attend the purchase and sale of securities *Mortgage Banking* ,1996 *Microsoft Money 2005 For Dummies* Peter Weverka,2004-10-29 Shows people how to organize and manage their personal finances create a budget reduce debt pay bills balance a checkbook and build a financial plan for the future using Microsoft Money the 2 personal finance software with approximately four million users Walks people through Money basics and helps them take charge of their finances including setting up online banking accounts recording transactions writing and printing checks and reconciling accounts Covers organizing finances by category researching investments online preparing for tax time and planning for the future Revised throughout to cover the latest enhancements in the software From a veteran For Dummies author who has written more than two dozen computer books **The Common-Sense Mortgage** Peter G. Miller,1994 The most useful and up to date resource on mortgage financing available the new edition of this popular guide provides a wealth of new material including the latest on mortgage credit certificates new HUD regulations and the effects of the new tax laws **Kiplinger's Personal Finance** ,2008

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