

Mortgage Rates & Projections

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



Sources: Fannie Mae, MBA, NAR, Wells Fargo

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Global Financial Stability Report, April 2024 International Monetary Fund. Monetary and Capital Markets Department, 2024-04-16 Chapter 1 documents that near term global financial stability risks have receded amid expectations that global disinflation is entering its last mile. However, along the way there are several salient risks and a build up of medium term vulnerabilities. Chapter 2 assesses vulnerabilities and potential risks to financial stability in corporate private credit, a rapidly growing asset class traditionally focused on providing loans to midsize firms outside the realms of either commercial banks or public debt markets that now rivals other major credit markets in size. Chapter 3 shows that while cyber incidents have thus far not been systemic, the probability of severe cyber incidents has increased, posing an acute threat to macrofinancial stability.

The Wall Street Journal, 2008 *Future of the Housing Industry and Federal Housing Policy* United States.

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