

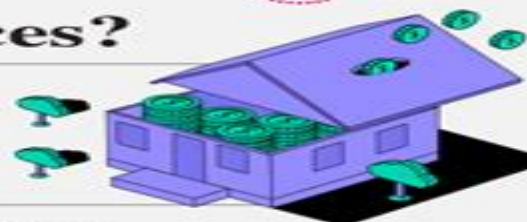


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Mortgage Rates and House Prices?

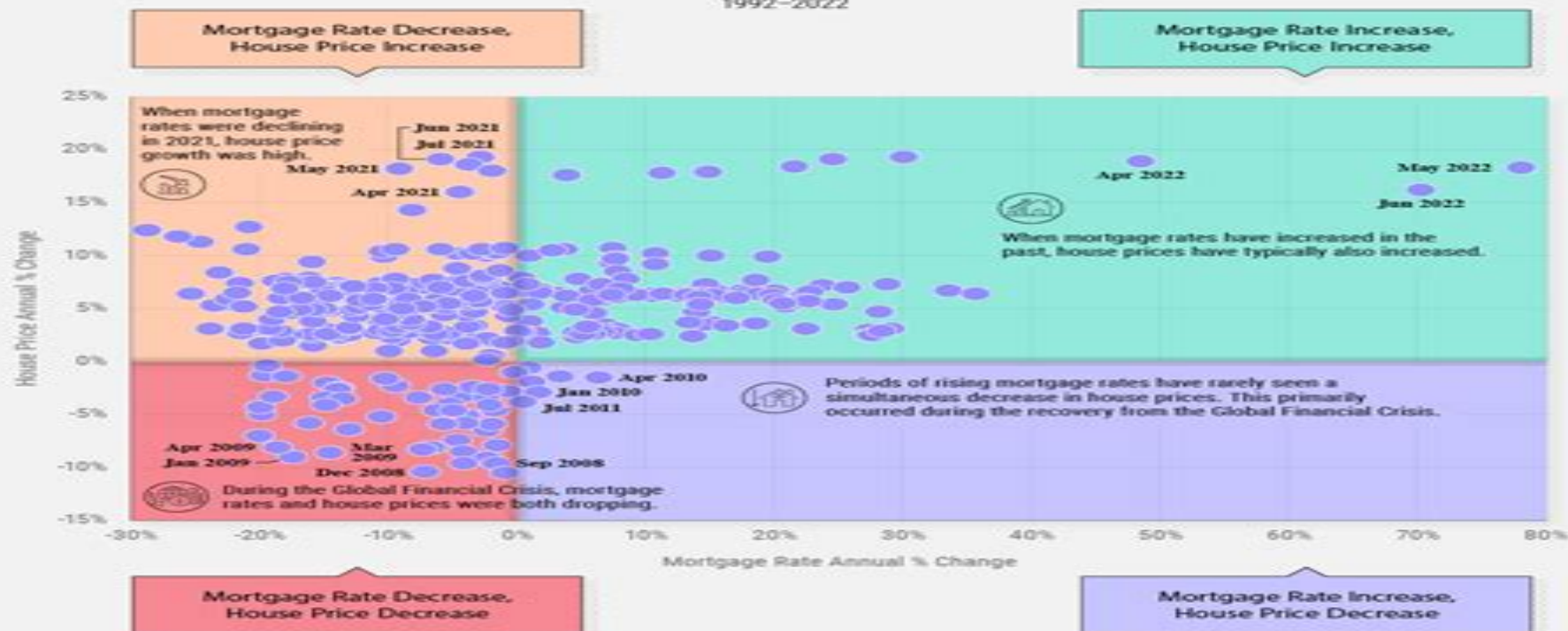
As mortgage rates rise, it becomes more expensive to finance a home purchase. This leaves many homebuyers with lower budgets. Could house prices drop as a result?

Below, we explore how house prices have historically fluctuated alongside mortgage rate changes from 1992–2022.

MARKETS
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Changes in Mortgage Rates vs House Prices

At the Same Point in Time
1992–2022



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Source: Federal Reserve, Federal Housing Finance Agency (Aug 2022). Annual percentage changes shown using monthly data. Mortgage rate data is based on the 30-year fixed rate mortgage average in the United States and is not seasonally adjusted. House price data is from the Not Seasonally Adjusted Purchase Only Index. The FHFA House Price Index is a weighted, repeat-sales index, meaning that it measures average price changes in repeat sales on the same properties. This information is obtained by reviewing repeat mortgage transactions on single-family properties whose mortgages have been purchased or securitized by Fannie Mae or Freddie Mac since January 1992.

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Table of Contents Mortgage Rates Prices Tutorial

1. Understanding the eBook Mortgage Rates Prices Tutorial
 - The Rise of Digital Reading Mortgage Rates Prices Tutorial
 - Advantages of eBooks Over Traditional Books
2. Identifying Mortgage Rates Prices Tutorial
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Mortgage Rates Prices Tutorial
 - User-Friendly Interface
4. Exploring eBook Recommendations from Mortgage Rates Prices Tutorial

- Personalized Recommendations
- Mortgage Rates Prices Tutorial User Reviews and Ratings
- Mortgage Rates Prices Tutorial and Bestseller Lists
- 5. Accessing Mortgage Rates Prices Tutorial Free and Paid eBooks
 - Mortgage Rates Prices Tutorial Public Domain eBooks
 - Mortgage Rates Prices Tutorial eBook Subscription Services
 - Mortgage Rates Prices Tutorial Budget-Friendly Options
- 6. Navigating Mortgage Rates Prices Tutorial eBook Formats
 - ePub, PDF, MOBI, and More
 - Mortgage Rates Prices Tutorial Compatibility with Devices
 - Mortgage Rates Prices Tutorial Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Mortgage Rates Prices Tutorial
 - Highlighting and Note-Taking Mortgage Rates Prices Tutorial
 - Interactive Elements Mortgage Rates Prices Tutorial
- 8. Staying Engaged with Mortgage Rates Prices Tutorial
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Mortgage Rates Prices Tutorial
- 9. Balancing eBooks and Physical Books Mortgage Rates Prices Tutorial
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Mortgage Rates Prices Tutorial
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Mortgage Rates Prices Tutorial
 - Setting Reading Goals Mortgage Rates Prices Tutorial
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Mortgage Rates Prices Tutorial

- Fact-Checking eBook Content of Mortgage Rates Prices Tutorial
- Distinguishing Credible Sources

13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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