MARKETS MINUTE

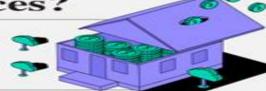
HOW CLOSELY RELATED ARE

Mortgage Rates and House Prices?

As mortgage rates rise, it becomes more expensive to finance a home purchase.

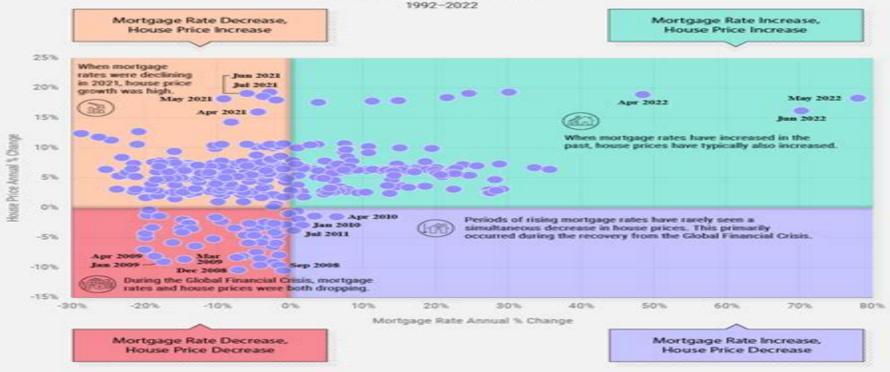
This leaves many homebuyers with lower budgets. Could house prices drop as a result?

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



Changes in Mortgage Rates vs House Prices





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Source: Federal Reserve; Federal Housing Finance Approxy (Aug 2007) Annual percentage changes changes on using morehyly deta. Mortigage rate data is based on the 20-year fixed state mortigage servings in the United States and is not associately educated. House price data is from the Efficiency of the States of the States and is not associately educated. House price data provides the first measurant (Augusted Principles are compared to the states of the states on the states of the states

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