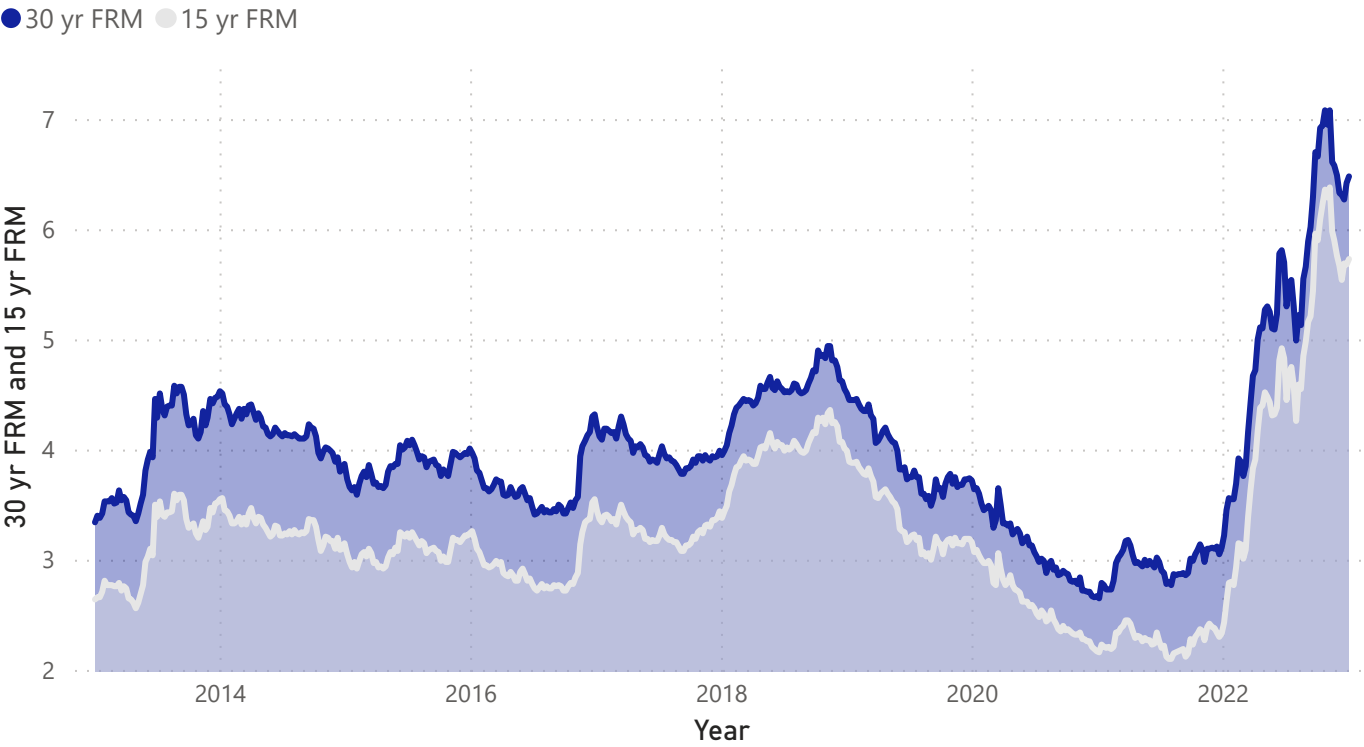


US Mortgage Rates have spiked since 2022

despite showing slight drop recently

Mortgage Rates are on the rise since 2022

Monthly Average Mortgage Rates



Excess of 30 years FRM was relatively low between 2018-2019

Difference between 30yr FRM - 15 yr FRM

