







What drives mortgage rates?

Here are the 6 main factors that affect home loan rates.

| | Rates go up | Rates go down |
|--|---|---|
|  Economic data | Non-farm payrolls higher than expected Unemployment rate goes down Better than expected economic data | Jobs data stagnant or in decline Manufacturing stagnant or slowing Housing weaker than expected |
|  Geopolitics | China's GDP improves Middle East tensions ease | European economy sinks Conflicts or acts of terror |
|  Inflationary pressure | Higher consumer price index Higher wholesale prices Hourly earnings higher | Lower consumer prices Lower wholesale prices Hourly earnings lower |
|  The Federal Reserve | Mortgage rates fluctuate when the market reacts to economic announcements and stocks and bonds move, but it's impossible to accurately predict short-term interest rate changes | Adding cash into the monetary system creates a looser credit environment in an attempt to stimulate the economy through borrowing and expansion |
|  Stock market | Stock market on the rise | Stocks in decline |
|  Global events | A serene landscape around the globe with little catastrophic weather or events | Hurricanes, typhoons, tsunamis and earthquakes |



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