

Title:

Capital Markets driving the cost of Mortgages

Word Count:

482

Summary:

Interest rates and Borrowing are a current hot topic. Banks are keeping rates high at the moment.

Keywords:

interest rates, borrowing

Article Body:

The capital that makes up your mortgage/ loan can come from a number of sources including other investors.

The buyers of these bonds are looking for a good return on their investments, which is of course, interest.

Now, the rates on a mortgage fluctuate from month to month and this rate is determined by how much money is available.

Of course, the mortgage market is driven by a number of external factors, such as supply and demand.

Inflation is kept under control by raising or lowering interest rates. When inflation is rampant, interest rates rise.

Recent sub-prime mortgage lending issues in the US have had a knock on effect throughout the world.

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