

2021	Benchmark	Qualifying	Min DP	Mortgage	Min. Income
Detached	\$564,300	5.25%	\$31,450	\$532,850	\$127,588
Row	\$313,300	5.25%	\$15,655	\$297,645	\$72,925
Apartment	\$251,700	5.25%	\$12,585	\$239,115	\$59,322

2022	Benchmark	Qualifying	Min DP	Mortgage	Min. Income
Detached	\$619,600	6.99%	\$36,960	\$582,640	\$162,765
Row	\$358,300	6.99%	\$17,915	\$340,385	\$96,648
Apartment	\$274,800	6.99%	\$13,740	\$261,060	\$74,998

Advanced Mortgage Rates

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The Law Reports Great Britain. High Court of Justice. Chancery Division,1889 Global Financial Stability Report, October 2024 International Monetary Fund. Monetary and Capital Markets Department,2024-10-22 Chapter 1 shows that although near term financial stability risks have remained contained mounting vulnerabilities could worsen future downside risks by amplifying shocks which have become more probable because of the widening disconnect between elevated economic uncertainty and low financial volatility Chapter 2 presents evidence that high macroeconomic uncertainty can threaten macrofinancial stability by exacerbating downside tail risks to markets credit supply and GDP growth These relationships are stronger when debt vulnerabilities are elevated or financial market volatility is low during episodes of a macro market disconnect Chapter 3 assesses recent developments in AI and Generative AI and their implications for capital markets It presents new analytical work and results from a global outreach to market participants and regulators delineates potential benefits and risks that may arise from the widespread adoption of these new technologies and makes suggestions for policy responses

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