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## Mortgage Credit Loosened in January

The availability of mortgage credit increased in January, according to the Mortgage Bankers Association, with its index rising 2.0% to 124.6. The jump was led by a 7.7% increase in conforming loan credit, and a 4.8% rise in conventional. Government loan credit actually contracted by 0.1%. However, even though credit loosened overall last month, it still remains at its tightest level in over six years.