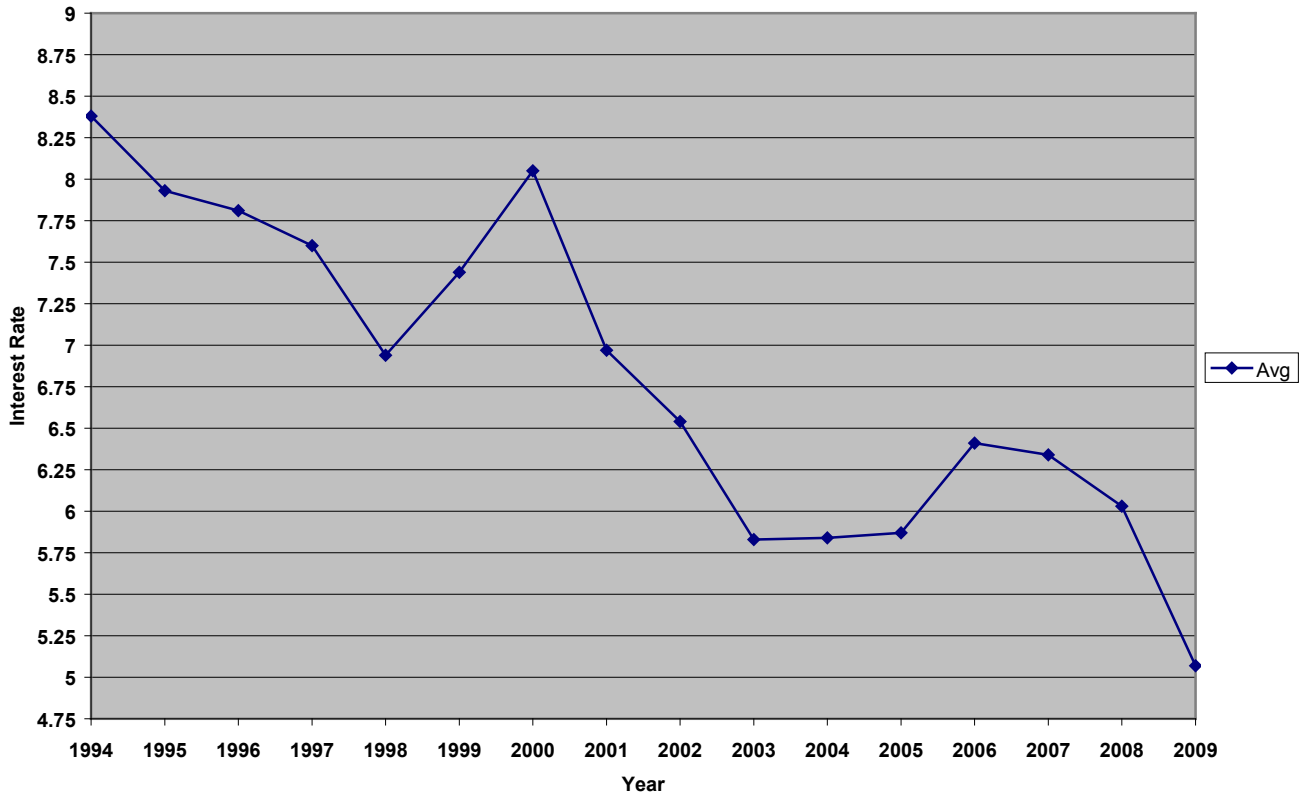




30-Year Fixed-Rate Mortgages Over The Past 15 Years

Yearly Average Interest Rate on 30-year fixed-rate mortgages from January 1994 through October 2009*

Average Yearly Interest Rate History



Year	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Avg
2009	5.05	5.13	5.00	4.81	4.86	5.42	5.22	5.19	5.06	4.95			5.07
2008	5.76	5.92	5.97	5.92	6.04	6.32	6.43	6.48	6.04	6.20	6.09	5.29	6.03
2007	6.22	6.29	6.16	6.18	6.26	6.66	6.70	6.57	6.38	6.38	6.21	6.10	6.34
2006	6.15	6.25	6.32	6.51	6.60	6.68	6.76	6.52	6.40	6.36	6.24	6.14	6.41
2005	5.71	5.63	5.93	5.86	5.72	5.58	5.70	5.82	5.77	6.07	6.33	6.27	5.87
2004	5.71	5.64	5.45	5.83	6.27	6.29	6.06	5.87	5.75	5.72	5.73	5.75	5.84
2003	5.92	5.84	5.75	5.81	5.48	5.23	5.63	6.26	6.15	5.95	5.93	5.88	5.83
2002	7.00	6.89	7.01	6.99	6.81	6.65	6.49	6.29	6.09	6.11	6.07	6.05	6.54
2001	7.03	7.05	6.95	7.08	7.15	7.16	7.13	6.95	6.82	6.62	6.66	7.07	6.97
2000	8.21	8.33	8.24	8.15	8.52	8.29	8.15	8.03	7.91	7.80	7.75	7.38	8.05
1999	6.79	6.81	7.04	6.92	7.15	7.55	7.63	7.94	7.82	7.85	7.74	7.91	7.44
1998	6.99	7.04	7.13	7.14	7.14	7.00	6.95	6.92	6.72	6.71	6.87	6.74	6.94
1997	7.82	7.65	7.90	8.14	7.94	7.69	7.50	7.48	7.43	7.29	7.21	7.10	7.60
1996	7.03	7.08	7.62	7.93	8.07	8.32	8.25	8.00	8.23	7.92	7.62	7.60	7.81
1995	9.15	8.83	8.46	8.32	7.96	7.57	7.61	7.86	7.64	7.48	7.38	7.20	7.93
1994	7.07	7.15	7.68	8.32	8.60	8.40	8.61	8.51	8.64	8.93	9.17	9.20	8.38

*These figures are derived from www.freddiemac.com. Old Republic Title makes no representations with respect to said figures.