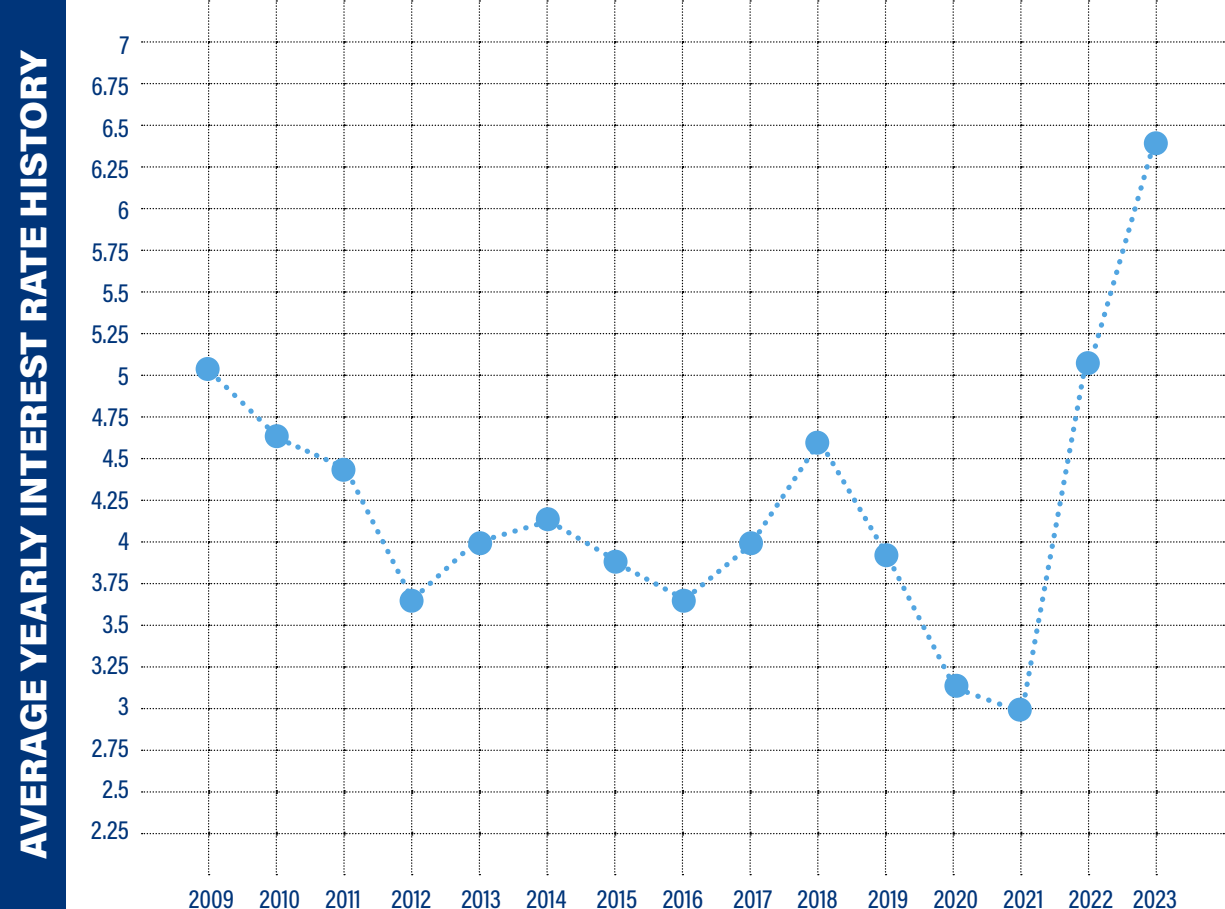




30-YEAR FIXED-RATE MORTGAGES OVER THE PAST 15 YEARS

Yearly Average Interest Rate on 30-year fixed-rate mortgages from January 2009 through April 2023*



OVERVIEW 2009 - 2023

Year	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	AVE.
2023	6.25	6.30	6.54	6.34									6.36
2022	3.45	3.76	4.17	4.98	5.23	5.52	5.41	5.22	6.11	6.90	6.76	6.35	5.32
2021	2.74	2.81	3.08	3.06	2.96	2.98	2.87	2.84	2.90	3.07	3.07	3.10	2.96
2020	3.62	3.47	3.45	3.31	3.23	3.16	3.02	2.94	2.89	2.83	2.77	2.68	3.11
2019	4.46	4.37	4.27	4.14	4.07	3.80	3.77	3.62	3.61	3.69	3.70	3.72	3.94
2018	4.03	4.33	4.44	4.47	4.59	4.57	4.53	4.55	4.63	4.83	4.87	4.64	4.54
2017	4.15	4.17	4.20	4.05	4.01	3.90	3.97	3.88	3.81	3.90	3.92	3.95	3.99
2016	3.87	3.66	3.69	3.61	3.60	3.57	3.44	3.44	3.46	3.47	3.77	4.20	3.65
2015	3.67	3.71	3.77	3.67	3.84	3.98	4.05	3.91	3.89	3.80	3.94	3.96	3.85
2014	4.43	4.30	4.34	4.34	4.19	4.16	4.13	4.12	4.16	4.04	4.00	3.86	4.17
2013	3.41	3.53	3.57	3.45	3.54	4.07	4.37	4.46	4.49	4.19	4.26	4.46	3.98
2012	3.92	3.89	3.95	3.91	3.80	3.68	3.55	3.60	3.50	3.38	3.35	3.35	3.66
2011	4.76	4.95	4.84	4.84	4.64	4.51	4.55	4.27	4.11	4.07	3.99	3.96	4.45
2010	5.03	4.99	4.97	5.10	4.89	4.74	4.56	4.43	4.35	4.23	4.30	4.71	4.69
2009	5.05	5.13	5.00	4.81	4.86	5.42	5.22	5.19	5.06	4.95	4.88	4.93	5.04