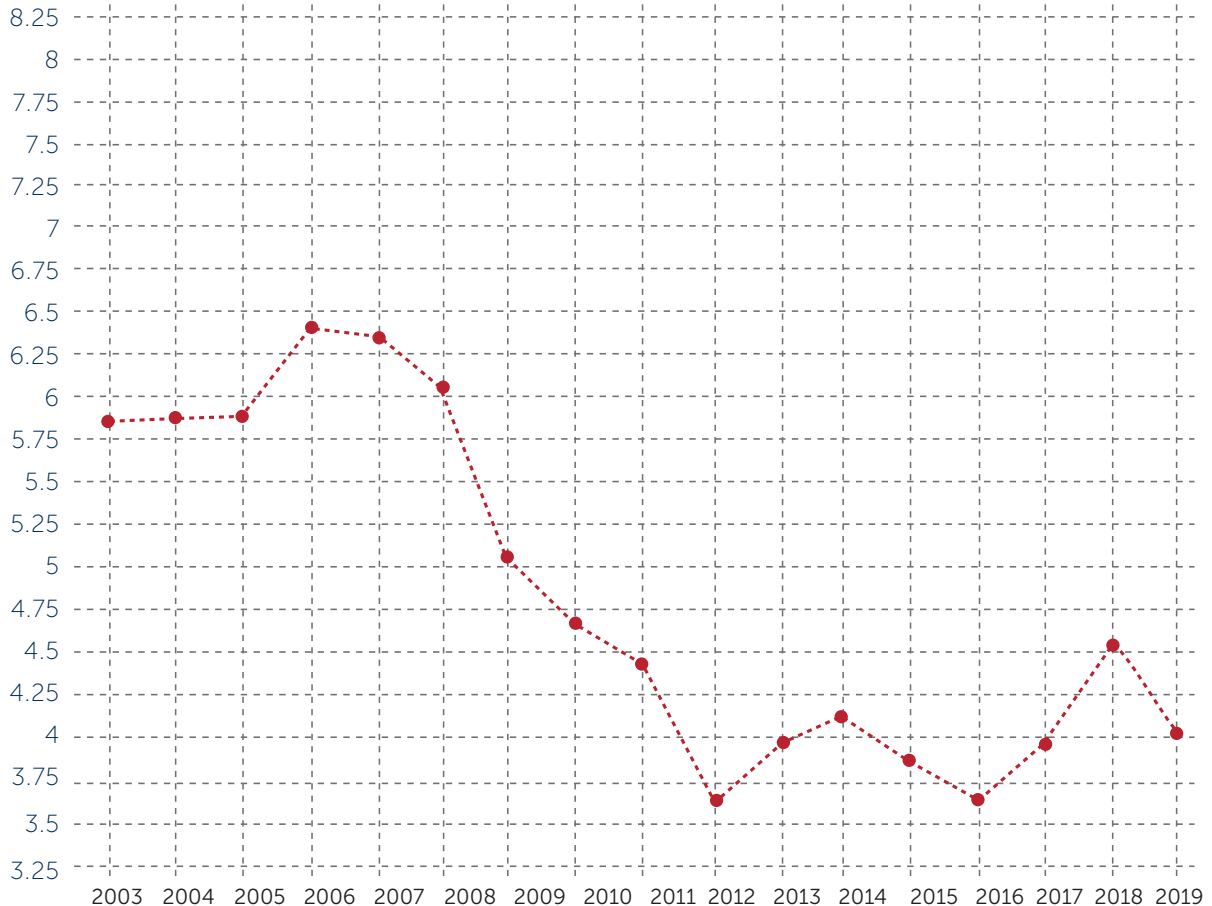


## 30-year Fixed-rate Mortgages Over The Past 15 Years

Yearly Average Interest Rate on 30-year fixed-rate mortgages from January 2003 through September 2019 \*

AVERAGE YEARLY INTEREST RATE HISTORY



OVERVIEW 2003-2019

Year	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Avg
2019	4.46	4.37	4.27	4.14	4.07	3.80	3.77	3.62	3.61	4.83	4.87	4.64	4.01
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	4.30	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
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

Effective 10.14.19 | ORF-1066 \*These figures are derived from www.freddiemac.com. Old Republic Title makes no representations with respect to said figures. Old Republic Title is providing this information as a free customer service and makes no warranties or representations as to its accuracy. Old Republic Title strongly recommends that consumers confer qualified professionals to get more detailed, and current, underwriting information and market data that could affect current interest rates or the ability to qualify for financing.