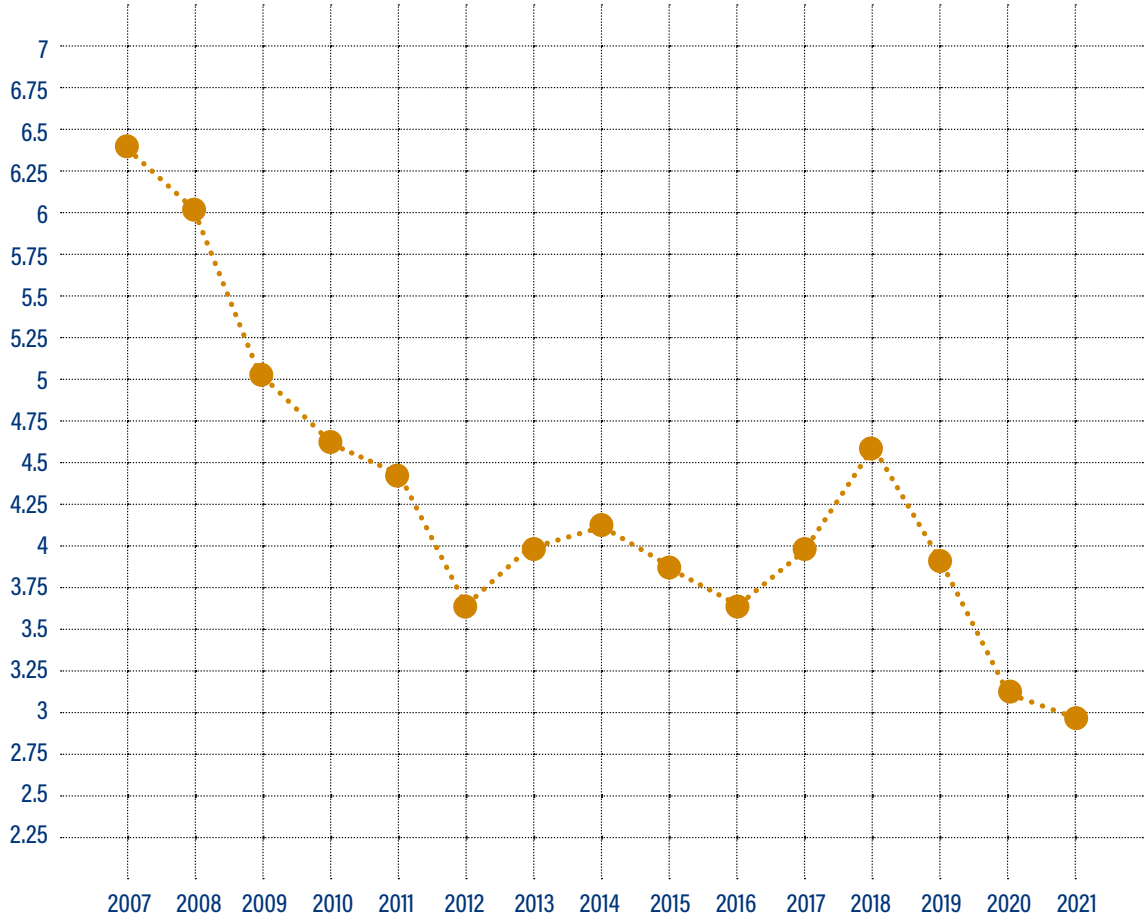




30-YEAR FIXED-RATE MORTGAGES OVER THE PAST 15 YEARS

Yearly Average Interest Rate on 30-year fixed-rate mortgages from January 2007 through September 2021*

AVERAGE YEARLY INTEREST RATE HISTORY



OVERVIEW 2007 - 2021

Year	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	AVE.
2021	2.74	2.81	3.08	3.06	2.96	2.98	2.87	2.84	2.90				2.92
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
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