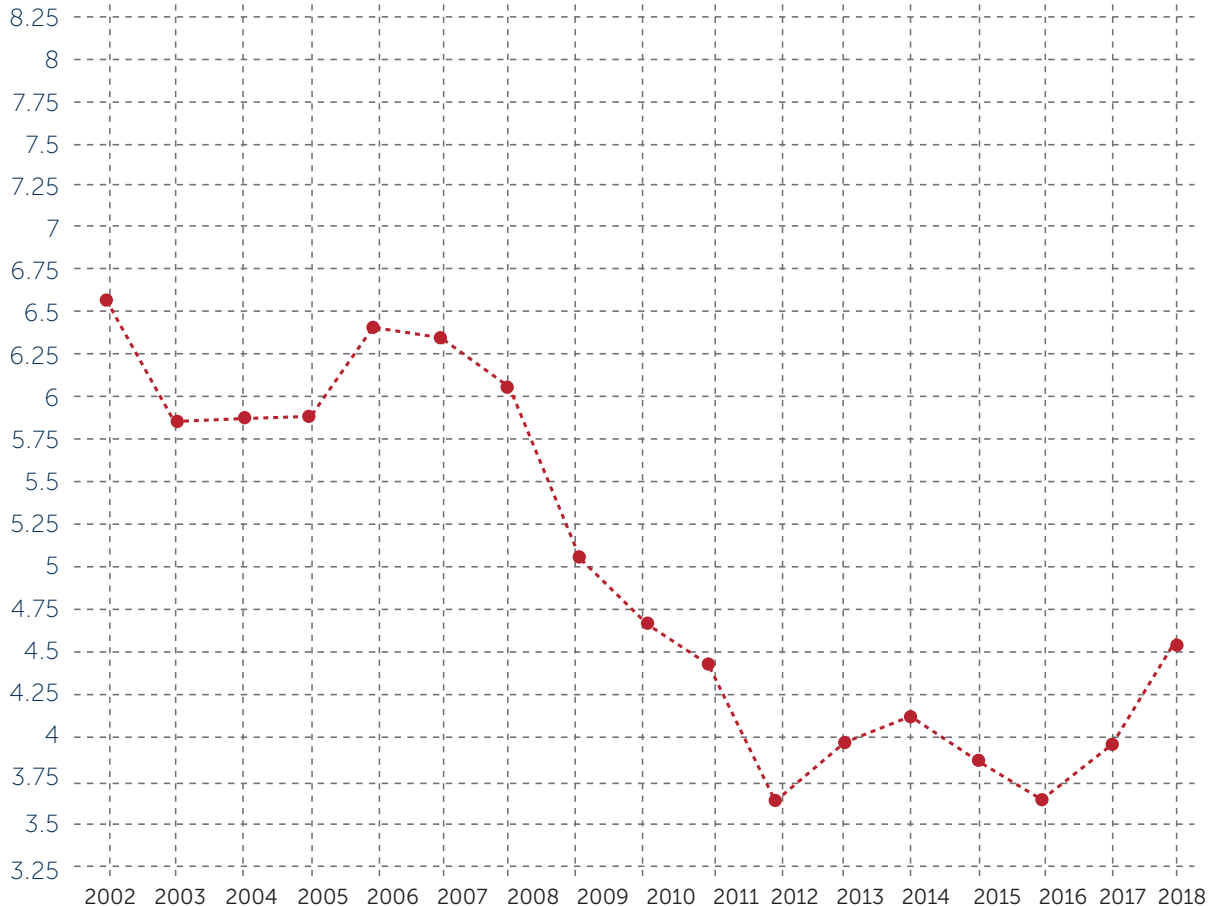


30-year Fixed-rate Mortgages Over The Past 15 Years

Yearly Average Interest Rate on 30-year fixed-rate mortgages from January 2001 through November 2018 *

AVERAGE YEARLY INTEREST RATE HISTORY



OVERVIEW 2001-2018

Year	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Avg
2018	4.03	4.33	4.44	4.47	4.59	4.57	4.53	4.55	4.63	4.83	4.87	3.95	4.53
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
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

Effective 12.17.18 | 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.