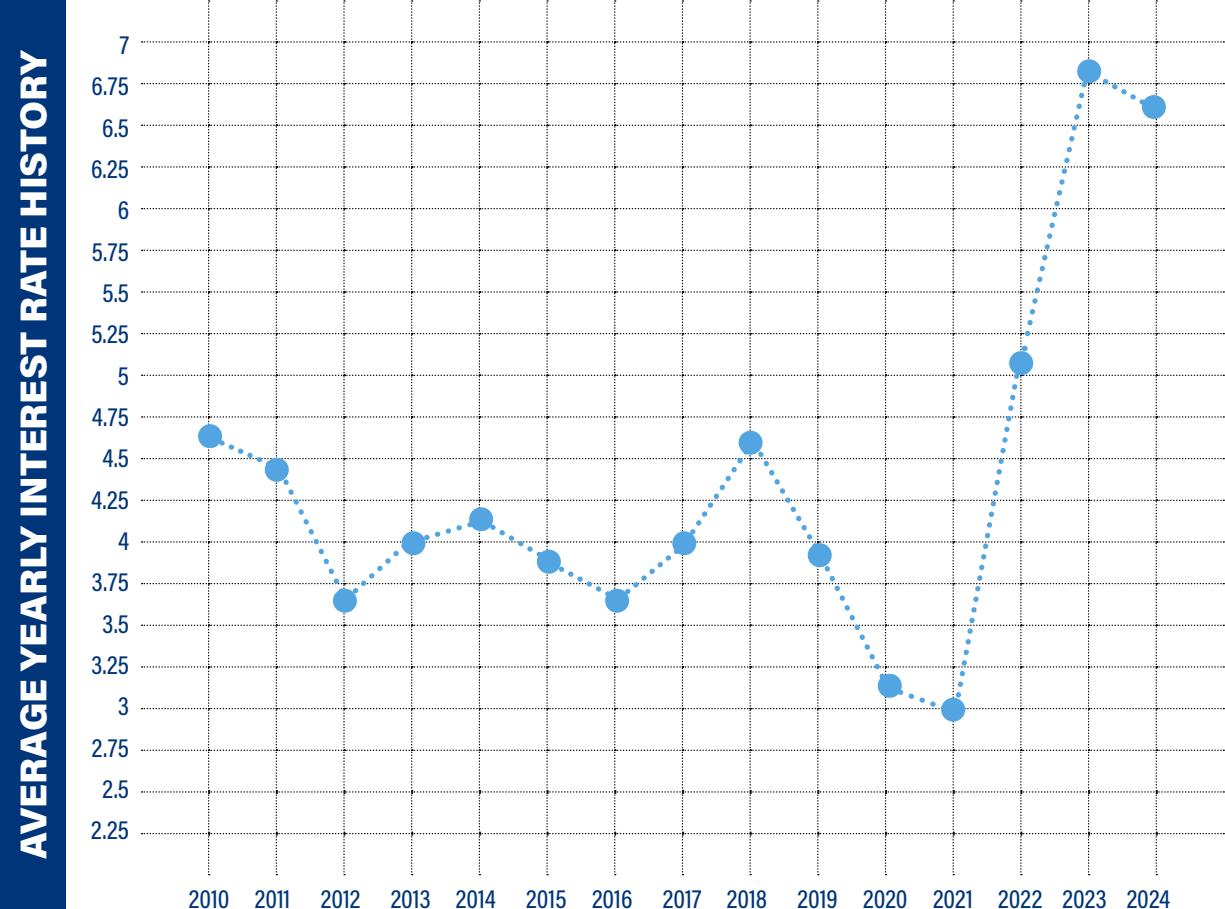




# 30-YEAR FIXED-RATE MORTGAGES OVER THE PAST 15 YEARS

Yearly Average Interest Rate on 30-year fixed-rate mortgages from January 2010 through January 2024\*



**OVERVIEW 2010 - 2024**

Year	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
2024	6.64												6.64
2023	6.25	6.30	6.54	6.34	6.43	6.71	6.84	7.07	7.20	7.62	7.44	6.82	6.80
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