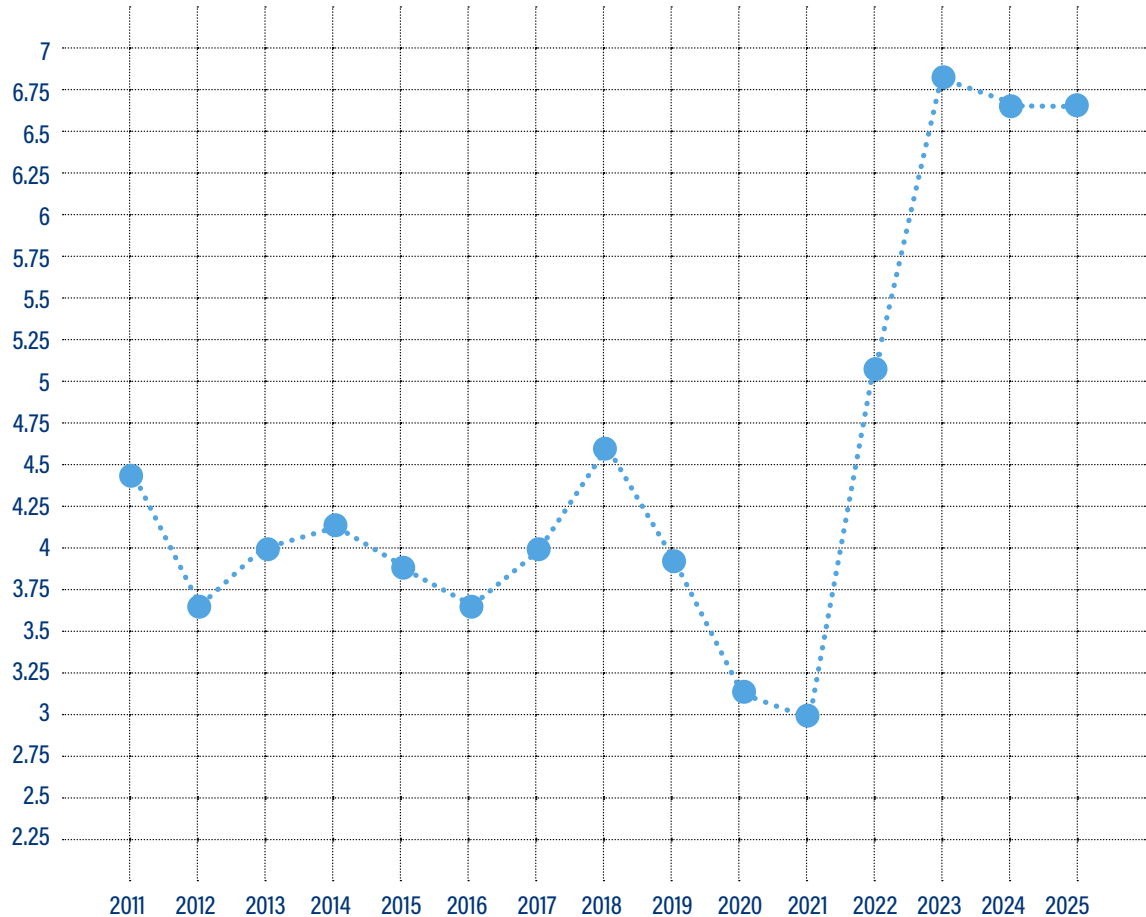




30-YEAR FIXED-RATE MORTGAGES OVER THE PAST 15 YEARS

Yearly Average Interest Rate on 30-year fixed-rate mortgages from January 2011 through October 2025*

AVERAGE YEARLY INTEREST RATE HISTORY



OVERVIEW 2011 - 2025

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Year	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC			
2025	6.96	6.84	6.65	6.73	6.82	6.82	6.72	6.59	6.35	6.25					6.67
2024	6.64	6.78	6.82	6.99	7.06	6.92	6.82	6.50	6.18	6.43	6.81	6.72			6.66
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