

AVERAGE RATES FOR PURCHASE OF PRIMARY RESIDENCE (INCLUDES POINTS CHARGED)



Primary Mortgage Market Survey®

CONVENTIONAL, CONFORMING 30-YEAR FIXED-RATE MORTGAGE SERIES SINCE 1971

	1971		1972		1973		1974		1975		1976		1977	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	n.a.	n.a.	7.44	1.0	7.44	0.9	8.54	1.0	9.43	1.2	9.02	1.1	8.72	1.1
February	n.a.	n.a.	7.32	0.9	7.44	1.0	8.46	1.0	9.10	1.2	8.81	1.0	8.67	1.1
March	n.a.	n.a.	7.29	0.9	7.46	0.9	8.41	1.0	8.89	1.1	8.76	1.3	8.69	1.2
April	7.31	n.a.	7.29	0.9	7.54	0.9	8.58	1.0	8.82	1.0	8.73	1.3	8.75	1.1
May	7.43	n.a.	7.37	0.9	7.65	0.9	8.97	1.1	8.91	1.1	8.76	1.3	8.83	1.1
June	7.53	n.a.	7.37	0.9	7.73	0.9	9.09	1.2	8.89	1.0	8.85	1.3	8.86	1.1
July	7.60	n.a.	7.40	0.9	8.05	1.0	9.28	1.3	8.89	1.1	8.93	1.2	8.94	1.1
August	7.70	n.a.	7.40	0.9	8.50	1.0	9.59	1.3	8.94	1.1	9.00	1.2	8.94	1.1
September	7.69	n.a.	7.42	1.0	8.82	1.1	9.96	1.4	9.12	1.1	8.98	1.2	8.90	1.1
October	7.63	n.a.	7.42	1.0	8.77	1.1	9.98	1.5	9.22	1.1	8.92	1.2	8.92	1.2
November	7.55	n.a.	7.43	1.0	8.58	1.0	9.79	1.4	9.15	1.1	8.81	1.3	8.92	1.1
December	7.48	n.a.	7.44	1.0	8.54	1.0	9.62	1.3	9.10	1.1	8.79	1.2	8.96	1.2
Annual Avgs:	n.a.	n.a.	7.38	0.9	8.04	1.0	9.19	1.2	9.05	1.1	8.87	1.2	8.85	1.1
	1978		1979		1980		1981		1982		1983		1984	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	9.01	1.3	10.39	1.5	12.88	1.6	14.90	2.0	17.48	2.2	13.25	2.2	13.37	2.3
February	9.14	1.3	10.41	1.5	13.04	1.6	15.13	2.0	17.60	2.2	13.04	2.0	13.23	2.4
March	9.20	1.3	10.43	1.5	15.28	2.0	15.40	2.0	17.16	2.2	12.80	2.2	13.39	2.4
April	9.35	1.3	10.50	1.5	16.32	1.9	15.58	2.0	16.89	2.3	12.78	2.1	13.65	2.4
May	9.57	1.3	10.69	1.6	14.26	1.9	16.40	2.1	16.68	2.3	12.63	2.1	13.94	2.5
June	9.71	1.4	11.04	1.6	12.71	1.8	16.70	2.1	16.70	2.2	12.87	2.1	14.42	2.5
July	9.74	1.4	11.09	1.7	12.19	1.8	16.83	2.1	16.82	2.2	13.43	2.2	14.67	2.6
August	9.78	1.3	11.09	1.7	12.56	1.7	17.28	2.1	16.27	2.3	13.81	2.2	14.47	2.6
September	9.76	1.3	11.30	1.6	13.20	1.7	18.16	2.1	15.43	2.3	13.73	2.2	14.35	2.6
October	9.86	1.2	11.64	1.7	13.79	1.7	18.45	2.3	14.61	2.2	13.54	2.1	14.13	2.6
November	10.11	1.2	12.83	1.7	14.21	1.7	17.82	2.1	13.82	2.2	13.44	2.1	13.64	2.5
December	10.35	1.4	12.90	1.6	14.79	1.7	16.95	2.1	13.62	2.2	13.42	2.2	13.18	2.5
Annual Avgs:	9.64	1.3	11.20	1.6	13.74	1.8	16.63	2.1	16.04	2.2	13.24	2.1	13.88	2.5

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	1985		1986		1987		1988		1989		1990		1991	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	13.08	2.5	10.89	2.3	9.20	2.2	10.38	2.0	10.73	2.1	9.90	2.1	9.64	2.1
February	12.92	2.4	10.71	2.3	9.08	2.1	9.89	2.1	10.65	2.2	10.20	2.1	9.37	2.0
March	13.17	2.6	10.08	2.3	9.04	2.1	9.93	2.0	11.03	2.2	10.27	2.1	9.50	2.1
April	13.20	2.6	9.94	2.2	9.83	2.3	10.20	2.1	11.05	2.2	10.37	2.1	9.50	2.0
May	12.91	2.5	10.15	2.3	10.60	2.3	10.46	2.1	10.77	2.1	10.48	2.0	9.47	2.0
June	12.22	2.5	10.69	2.3	10.54	2.2	10.46	2.0	10.20	2.1	10.16	2.0	9.62	2.1
July	12.03	2.5	10.51	2.2	10.28	2.2	10.43	2.0	9.88	2.1	10.04	2.0	9.58	2.0
August	12.19	2.6	10.20	2.1	10.33	2.1	10.60	2.2	9.99	2.1	10.10	2.0	9.24	1.9
September	12.19	2.6	10.01	2.2	10.89	2.2	10.48	2.1	10.13	2.0	10.18	2.1	9.01	1.9
October	12.14	2.5	9.98	2.1	11.26	2.2	10.30	1.9	9.95	2.0	10.17	2.2	8.86	1.9
November	11.78	2.4	9.70	2.0	10.65	2.1	10.27	2.1	9.77	2.0	10.01	2.1	8.71	1.8
December	11.26	2.3	9.32	2.1	10.64	2.1	10.61	2.1	9.74	2.0	9.67	1.9	8.50	1.8
Annual Avgs:	12.43	2.5	10.19	2.2	10.21	2.2	10.34	2.1	10.32	2.1	10.13	2.1	9.25	2.0
	1992		1993		1994		1995		1996		1997		1998	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	8.43	1.8	7.99	1.6	7.07	1.7	9.15	1.8	7.03	1.8	7.82	1.8	6.99	1.4
February	8.76	1.8	7.68	1.5	7.15	1.8	8.83	1.9	7.08	1.7	7.65	1.7	7.04	1.2
March	8.94	1.9	7.50	1.6	7.68	1.7	8.46	1.8	7.62	1.8	7.90	1.8	7.13	1.2
April	8.85	1.7	7.46	1.7	8.32	1.8	8.32	1.9	7.93	1.8	8.14	1.7	7.14	1.0
May	8.67	1.7	7.47	1.8	8.60	1.8	7.96	1.8	8.07	1.7	7.94	1.7	7.14	1.1
June	8.51	1.7	7.42	1.6	8.40	1.8	7.57	1.8	8.32	1.7	7.69	1.7	7.00	1.0
July	8.13	1.6	7.21	1.6	8.61	1.8	7.61	1.8	8.25	1.8	7.50	1.8	6.95	1.1
August	7.98	1.7	7.11	1.5	8.51	1.8	7.86	1.8	8.00	1.7	7.48	1.7	6.92	1.1
September	7.92	1.7	6.91	1.5	8.64	1.8	7.64	1.8	8.23	1.7	7.43	1.7	6.72	1.0
October	8.09	1.8	6.83	1.5	8.93	1.8	7.48	1.9	7.92	1.7	7.29	1.7	6.71	0.9
November	8.31	1.9	7.16	1.6	9.17	1.8	7.38	1.8	7.62	1.8	7.21	1.7	6.87	0.9
December	8.21	1.6	7.17	1.7	9.20	1.8	7.20	1.8	7.60	1.7	7.10	1.8	6.74	1.0
Annual Avgs:	8.39	1.7	7.31	1.6	8.38	1.8	7.93	1.8	7.81	1.7	7.60	1.7	6.94	1.1

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	1999		2000		2001		2002		2003		2004		2005	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	6.79	0.9	8.21	1.0	7.03	0.9	7.00	0.8	5.92	0.6	5.71	0.7	5.71	0.7
February	6.81	1.0	8.33	1.0	7.05	1.0	6.89	0.7	5.84	0.6	5.64	0.7	5.63	0.7
March	7.04	0.9	8.24	1.0	6.95	0.9	7.01	0.7	5.75	0.6	5.45	0.7	5.93	0.7
April	6.92	1.0	8.15	1.0	7.08	0.9	6.99	0.7	5.81	0.6	5.83	0.7	5.86	0.6
May	7.15	1.0	8.52	1.0	7.15	1.0	6.81	0.7	5.48	0.6	6.27	0.7	5.72	0.6
June	7.55	1.0	8.29	0.9	7.16	1.0	6.65	0.6	5.23	0.6	6.29	0.6	5.58	0.6
July	7.63	1.0	8.15	0.9	7.13	0.9	6.49	0.6	5.63	0.5	6.06	0.6	5.70	0.5
August	7.94	1.0	8.03	1.0	6.95	0.9	6.29	0.6	6.26	0.7	5.87	0.7	5.82	0.5
September	7.82	1.0	7.91	1.0	6.82	0.9	6.09	0.6	6.15	0.6	5.75	0.7	5.77	0.6
October	7.85	1.0	7.80	1.0	6.62	0.9	6.11	0.6	5.95	0.6	5.72	0.7	6.07	0.5
November	7.74	1.0	7.75	0.9	6.66	0.8	6.07	0.6	5.93	0.6	5.73	0.6	6.33	0.6
December	7.91	1.0	7.38	1.0	7.07	0.8	6.05	0.6	5.88	0.7	5.75	0.6	6.27	0.5
Annual Avgs:	7.44	1.0	8.05	1.0	6.97	0.9	6.54	0.6	5.83	0.6	5.84	0.7	5.87	0.6
	2006		2007		2008		2009		2010		2011		2012	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	6.15	0.5	6.22	0.4	5.76	0.4	5.05	0.7	5.03	0.7	4.76	0.8	3.92	0.8
February	6.25	0.6	6.29	0.4	5.92	0.5	5.13	0.7	4.99	0.7	4.95	0.7	3.89	0.8
March	6.32	0.6	6.16	0.4	5.97	0.5	5.00	0.7	4.97	0.7	4.84	0.7	3.95	0.8
April	6.51	0.6	6.18	0.5	5.92	0.4	4.81	0.7	5.10	0.7	4.84	0.7	3.91	0.7
May	6.60	0.5	6.26	0.4	6.04	0.5	4.86	0.7	4.89	0.7	4.64	0.7	3.80	0.8
June	6.68	0.5	6.66	0.4	6.32	0.7	5.42	0.7	4.74	0.7	4.51	0.7	3.68	0.7
July	6.76	0.5	6.70	0.4	6.43	0.6	5.22	0.7	4.56	0.7	4.55	0.7	3.55	0.7
August	6.52	0.4	6.57	0.4	6.48	0.7	5.19	0.7	4.43	0.7	4.27	0.7	3.60	0.6
September	6.40	0.5	6.38	0.5	6.04	0.7	5.06	0.7	4.35	0.7	4.11	0.7	3.50	0.6
October	6.36	0.4	6.38	0.5	6.20	0.6	4.95	0.7	4.23	0.8	4.07	0.8	3.38	0.7
November	6.24	0.5	6.21	0.4	6.09	0.7	4.88	0.7	4.30	0.8	3.99	0.7	3.35	0.7
December	6.14	0.4	6.10	0.5	5.29	0.7	4.93	0.7	4.71	0.7	3.96	0.7	3.35	0.7
Annual Avgs:	6.41	0.5	6.34	0.4	6.03	0.6	5.04	0.7	4.69	0.7	4.45	0.7	3.66	0.7

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	2013		2014		2015	
	Rate	Pts	Rate	Pts	Rate	Pts
January	3.41	0.7	4.43	0.7	3.67	0.6
February	3.53	0.8	4.30	0.7	3.71	0.6
March	3.57	0.8	4.34	0.6	3.77	0.6
April	3.45	0.8	4.34	0.7	3.67	0.6
May	3.54	0.7	4.19	0.6	3.84	0.6
June	4.07	0.8	4.16	0.6	3.98	0.7
July	4.37	0.8	4.13	0.6	4.05	0.6
August	4.46	0.7	4.12	0.6	3.91	0.6
September	4.49	0.7	4.16	0.5	3.89	0.6
October	4.19	0.7	4.04	0.5	3.80	0.6
November	4.26	0.7	4.00	0.5	3.94	0.6
December	4.46	0.7	3.86	0.6	3.96	0.6
Annual Avgs:	3.98	0.7	4.17	0.6	3.85	0.6

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