



# MORTGAGE RATES

## 30-Year Fixed-Rate Mortgages since 1971

Yearly Average Interest Rate on 30-year fixed-rate mortgages

Year	High Monthly Ave.	Low Monthly Ave.	Yearly Average
<b>2024</b>	<b>6.99 (Apr)</b>	<b>6.64 (Jan)</b>	<b>6.81 (thru Apr)</b> <b>6.75 (thru Mar)</b>
2023	7.62 (Oct)	6.26 (Feb)	6.81
2022	6.90 (Oct)	3.45 (Jan)	5.34
2021	3.10 (Dec)	2.74 (Jan)	2.96
2020	3.62 (Jan)	2.68 (Dec)	3.11
2019	4.46 (Jan)	3.61 (Sep)	3.94
2018	4.87 (Nov)	4.03 (Jan)	4.54
2017	4.20 (Mar)	3.81 (Sep)	3.99
2016	4.20 (Dec)	3.44 (Jul & Aug)	3.65
2015	4.05 (Jul)	3.67 (Jan & Apr)	3.85
2014	4.43 (Jan)	3.86 (Dec)	4.17
2013	4.49 (Sep)	3.41 (Jan)	3.98
2012	3.95 (Mar)	3.35 (Nov & Dec)	3.66
2011	4.95 (Feb)	3.96 (Dec)	4.45
2010	5.10 (Apr)	4.23 (Oct)	4.69
2009	5.42 (Jun)	4.81 (Apr)	5.04
2008	6.48 (Aug)	5.29 (Dec)	6.03
2007	6.70 (Jul)	6.10 (Dec)	6.34
2006	6.76 (Jul)	6.14 (Dec)	6.41
2005	6.33 (Nov)	5.58 (Jun)	5.87
2004	6.29 (Jun)	5.45 (Mar)	5.84
2003	6.26 (Aug)	5.23 (Jun)	5.83

The above figures were pulled from [www.freddiemac.com](http://www.freddiemac.com).  
Please visit the website for more information.

2002	7.01 (Mar)	6.05 (Dec)	6.54
2001	7.16 (Jun)	6.62 (Oct)	6.97
2000	8.52 (May)	7.38 (Dec)	8.05
1999	7.94 (Aug)	6.79 (Jan)	7.44
1998	7.14 (Apr)	6.71 (Oct)	6.94
1997	8.14 (Apr)	7.10 (Dec)	7.60
1996	8.32 (Jun)	7.03 (Jan)	7.81
1995	9.15 (Jan)	7.20 (Dec)	7.93
1994	9.20 (Dec)	7.06 (Jan)	8.38
1993	7.99 (Jan)	6.83 (Oct)	7.31
1992	8.94 (Mar)	7.92 (Sep)	8.39
1991	9.64 (Jan)	8.50 (Dec)	9.25
1990	10.48 (May)	9.67 (Dec)	10.13
1989	11.05 (Apr)	9.74 (Dec)	10.32
1988	10.61 (Dec)	9.89 (Feb)	10.34
1987	11.26 (Oct)	9.04 (Mar)	10.21
1986	10.89 (Jan)	9.31 (Dec)	10.19
1985	13.20 (Apr)	11.26 (Dec)	12.43
1984	14.67 (Jul)	13.18 (Dec)	13.88
1983	13.81 (Aug)	12.63 (May)	13.24
1982	17.60 (Feb)	13.62 (Dec)	16.04
1981	18.45 (Oct)	14.90 (Jan)	16.64
1980	16.33 (Apr)	12.19 (Jul)	13.74
1979	12.90 (Dec)	10.39 (Jan)	11.20
1978	10.35 (Dec)	9.02 (Jan)	9.64
1977	8.96 (Dec)	8.67 (Feb)	8.85
1976	9.02 (Jan)	8.73 (Apr)	8.87
1975	9.43 (Jan)	8.82 (Apr)	9.05
1974	9.98 (Oct)	8.41 (Mar)	9.19
1973	8.82 (Sep)	7.44 (Jan & Feb)	8.04

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1972	7.44 (Jan & Dec)	7.29 (Apr)	7.38
1971	7.70 (Aug)	7.31 (Apr)	7.54

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