Out of Bounds Realty

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
2025	**6.96 (Jan)**	**6.19 (Dec)**	**6.60 (thru Dec)** **6.64 (thru Nov)**
2024	7.06 (May)	6.18 (Sep)	6.72
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

The above figures were pulled from www.freddiemac.com.
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2003	6.26 (Aug)	5.23 (Jun)	5.83
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

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1973	8.82 (Sep)	7.44 (Jan & Feb)	8.04
1972	7.44 (Jan & Dec)	7.29 (Apr)	7.38
1971	7.70 (Aug)	7.31 (Apr)	7.54

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