



# 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>2026</b> | <b>6.86 (Sep)</b> | <b>6.05 (Feb)</b> | <b>6.41 (thru Sep)</b><br><b>6.36 (thru Aug)</b> |
| 2025        | 6.96 (Jan)        | 6.19 (Dec)        | 6.60                                             |
| 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                                             |

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

|      |             |             |       |
|------|-------------|-------------|-------|
| 2004 | 6.29 (Jun)  | 5.45 (Mar)  | 5.84  |
| 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  |

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|      |                  |                  |      |
|------|------------------|------------------|------|
| 1974 | 9.98 (Oct)       | 8.41 (Mar)       | 9.19 |
| 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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