30-Year Fixed-Rate Mortgage History

Provided by BWA Mortgage

	2009		2010		2011		2012		2013		2014		2015		2016		2017		2018		2019		2020		2021		2022		2023		2024		2025					
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	5.05	0.7	5.03	0.7	4.76	0.8	3.92	0.8	3.41	0.7	4.43	0.7	3.67	0.6	3.87	0.6	4.15	0.5	4.03	0.5	4.46	0.5	3.62	0.7	2.74	0.7	3.45	0.7	6.27	***	6.64	***	6.96	***				
February	5.13	0.7	4.99	0.7	4.95	0.7	3.89	0.8	3.53	0.8	4.30	0.7	3.71	0.6	3.66	0.6	4.17	0.5	4.33	0.6	4.37	0.5	3.47	0.7	2.81	0.7	3.76	0.8	6.25	***	6.78	***	6.84	***				
March	5.00	0.7	4.97	0.7	4.84	0.7	3.95	0.8	3.57	0.8	4.34	0.6	3.77	0.6	3.69	0.5	4.20	0.5	4.44	0.5	4.27	0.5	3.45	0.7	3.08	0.7	4.17	0.8	6.54	***	6.82	***	6.65	***				
April	4.81	0.7	5.10	0.7	4.84	0.7	3.91	0.7	3.45	0.8	4.34	0.7	3.67	0.6	3.61	0.6	4.05	0.5	4.47	0.5	4.14	0.5	3.31	0.7	3.06	0.7	4.98	0.8	6.34	***	6.99	***						
May	4.86	0.7	4.89	0.7	4.64	0.7	3.80	0.8	3.54	0.7	4.19	0.6	3.84	0.6	3.60	0.6	4.01	0.5	4.59	0.4	4.07	0.5	3.23	0.7	2.96	0.7	5.23	0.9	6.43	***	7.06	***						
June	5.42	0.7	4.74	0.7	4.51	0.7	3.68	0.7	4.07	0.8	4.16	0.6	3.98	0.7	3.57	0.5	3.90	0.5	4.57	0.5	3.80	0.5	3.16	0.8	2.98	0.7	5.52	0.9	6.71	***	6.91	***						
July	5.22	0.7	4.56	0.7	4.55	0.7	3.55	0.7	4.37	0.8	4.13	0.6	4.05	0.6	3.44	0.5	3.97	0.5	4.53	0.5	3.77	0.6	3.02	0.8	2.87	0.7	5.41	0.8	6.84	***	6.85	***						
August	5.19	0.7	4.43	0.7	4.27	0.7	3.60	0.6	4.46	0.7	4.12	0.6	3.91	0.6	3.44	0.5	3.88	0.5	4.55	0.5	3.62	0.5	2.94	0.8	2.84	0.7	5.22	0.8	7.07	***	6.50	***						
September	5.06	0.7	4.35	0.7	4.11	0.7	3.47	0.6	4.49	0.7	4.16	0.5	3.89	0.6	3.46	0.5	3.81	0.5	4.63	0.5	3.61	0.5	2.89	0.8	2.90	0.7	6.11	0.8	7.20	***	6.18	***						
October	4.95	0.7	4.23	0.8	4.07	0.8	3.38	0.7	4.19	0.7	4.04	0.5	3.80	0.6	3.47	0.6	3.90	0.5	4.83	0.5	3.69	0.6	2.83	0.7	3.07	0.7	6.90	0.8	7.62	***	6.43	***						
November	4.88	0.7	4.30	0.8	3.99	0.7	3.35	0.7	4.26	0.7	4.00	0.5	3.94	0.6	3.77	0.5	3.92	0.5	4.87	0.5	3.70	0.6	2.77	0.7	3.07	0.7	6.81	***	7.44	***	6.80	***						
December	4.93	0.7	4.71	0.7	3.96	0.7	3.35	0.7	4.46	0.7	3.86	0.6	3.96	0.6	4.20	0.5	3.95	0.5	4.64	0.5	3.72	0.7	**2.68**	0.7	3.10	0.6	6.36	***	6.82	***	6.72	***						
Annual Average	**5.04**	**0.7**	**4.69**	**0.7**	**4.45**	**0.7**	**3.66**	**0.7**	**3.98**	**0.7**	**4.17**	**0.6**	**3.85**	**0.6**	**3.65**	**0.5**	**3.99**	**0.5**	**4.54**	**0.5**	**3.94**	**0.5**	**3.11**	**0.7**	**2.96**	**0.7**	**5.08**	**0.8**	**6.79**	***	**6.72**	***						

	2008		2007		2006		2005		2004		2003		2002		2001		2000		1999		1998		1997		1996		1995		1994		1993		1992		1991		1990	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	5.76	0.4	6.22	0.4	6.15	0.5	5.71	0.7	5.71	0.7	5.92	0.6	7.00	0.8	7.03	0.9	8.21	1.0	6.79	0.9	6.99	1.4	7.82	1.8	7.03	1.8	9.15	1.8	7.07	1.7	7.99	1.6	8.43	1.8	9.64	2.1	9.90	2.1
February	5.92	0.5	6.29	0.4	6.25	0.6	5.63	0.7	5.64	0.7	5.84	0.6	6.89	0.7	7.05	1.0	8.33	1.0	6.81	1.0	7.04	1.2	7.65	1.7	7.08	1.7	8.83	1.9	7.15	1.8	7.68	1.5	8.76	1.8	9.37	2.0	10.20	2.1
March	5.97	0.5	6.16	0.4	6.32	0.6	5.93	0.7	5.45	0.7	5.75	0.6	7.01	0.7	6.95	0.9	8.24	1.0	7.04	0.9	7.13	1.2	7.90	1.8	7.62	1.8	8.46	1.8	7.68	1.7	7.50	1.6	8.94	1.9	9.50	2.1	10.27	2.1
April	5.92	0.4	6.18	0.5	6.51	0.6	5.86	0.6	5.83	0.7	5.81	0.6	6.99	0.7	7.08	0.9	8.15	1.0	6.92	1.0	7.14	1.0	8.14	1.7	7.93	1.8	8.32	1.9	8.32	1.8	7.46	1.7	8.85	1.7	9.50	2.0	10.37	2.1
May	6.04	0.5	6.26	0.4	6.60	0.5	5.72	0.6	6.27	0.7	5.48	0.6	6.81	0.7	7.15	1.0	8.52	1.0	7.15	1.0	7.14	1.1	7.94	1.7	8.07	1.7	7.96	1.8	8.60	1.8	7.47	1.8	8.67	1.7	9.47	2.0	10.48	2.0
June	6.32	0.7	6.66	0.4	6.68	0.5	5.58	0.6	6.29	0.6	5.23	0.6	6.65	0.6	7.16	1.0	8.29	0.9	7.55	1.0	7.00	1.0	7.69	1.7	8.32	1.7	7.57	1.8	8.40	1.8	7.42	1.6	8.51	1.7	9.62	2.1	10.16	2.0
July	6.43	0.6	6.70	0.4	6.76	0.5	5.70	0.5	6.06	0.6	5.63	0.5	6.49	0.6	7.13	0.9	8.15	0.9	7.63	1.0	6.95	1.1	7.50	1.8	8.25	1.8	7.61	1.8	8.61	1.8	7.21	1.6	8.13	1.6	9.58	2.0	10.04	2.0
August	6.48	0.7	6.57	0.4	6.52	0.4	5.82	0.5	5.87	0.7	6.26	0.7	6.29	0.6	6.95	0.9	8.03	1.0	7.94	1.0	6.92	1.1	7.48	1.7	8.00	1.7	7.86	1.8	8.51	1.8	7.11	1.5	7.98	1.7	9.24	1.9	10.10	2.0
September	6.04	0.7	6.38	0.5	6.40	0.5	5.77	0.6	5.75	0.7	6.15	0.6	6.09	0.6	6.82	0.9	7.91	1.0	7.82	1.0	6.72	1.0	7.43	1.7	8.23	1.7	7.64	1.8	8.64	1.8	6.91	1.5	7.92	1.7	9.01	1.9	10.18	2.1
October	6.20	0.6	6.38	0.5	6.36	0.4	6.07	0.5	5.72	0.7	5.95	0.6	6.11	0.6	6.62	0.9	7.80	1.0	7.85	1.0	6.71	0.9	7.29	1.7	7.92	1.7	7.48	1.9	8.93	1.8	6.83	1.5	8.09	1.8	8.86	1.9	10.17	2.2
November	6.09	0.7	6.21	0.4	6.24	0.5	6.33	0.6	5.73	0.6	5.93	0.6	6.07	0.6	6.66	0.8	7.75	0.9	7.74	1.0	6.87	0.9	7.21	1.7	7.62	1.8	7.38	1.8	9.17	1.8	7.16	1.6	8.31	1.9	8.71	1.8	10.01	2.1
December	5.29	0.7	6.10	0.5	6.14	0.4	6.27	0.5	5.75	0.6	5.88	0.7	6.05	0.6	7.07	0.8	7.38	1.0	7.91	1.0	6.74	1.0	7.10	1.8	7.60	1.7	7.20	1.8	9.20	1.8	7.17	1.7	8.21	1.6	8.50	1.8	9.67	1.9
Annual Average	**6.03**	**0.6**	**6.34**	**0.4**	**6.41**	**0.5**	**5.87**	**0.6**	**5.84**	**0.7**	**5.83**	**0.6**	**6.54**	**0.6**	**6.97**	**0.9**	**8.05**	**1.0**	**7.44**	**1.0**	**6.94**	**1.1**	**7.60**	**1.7**	**7.81**	**1.7**	**7.93**	**1.8**	**8.38**	**1.8**	**7.31**	**1.6**	**8.39**	**1.7**	**9.25**	**2.0**	**10.13**	**2.1**

	1989		1988		1987		1986		1985		1984		1983		1982		1981		1980		1979		1978		1977		1976		1975		1974		1973		1972		1971	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	10.73	2.1	10.38	2.0	9.20	2.2	10.89	2.3	13.08	2.5	13.37	2.3	13.25	2.2	17.48	2.2	14.90	2.0	12.88	1.6	10.39	1.5	9.01	1.3	8.72	1.1	9.02	1.1	9.43	1.2	8.54	1.0	7.44	0.9	7.44	1.0	na	na
February	10.65	2.2	9.89	2.1	9.08	2.1	10.71	2.3	12.92	2.4	13.23	2.4	13.04	2.0	17.60	2.2	15.13	2.0	13.04	1.6	10.41	1.5	9.14	1.3	8.67	1.1	8.81	1.0	9.10	1.2	8.46	1.0	7.44	1.0	7.32	0.9	na	na
March	11.03	2.2	9.93	2.0	9.04	2.1	10.08	2.3	13.17	2.6	13.39	2.4	12.80	2.2	17.16	2.2	15.40	2.0	15.28	2.0	10.43	1.5	9.20	1.3	8.69	1.2	8.76	1.3	8.89	1.1	8.41	1.0	7.46	0.9	7.29	0.9	na	na
April	11.05	2.2	10.20	2.1	9.83	2.3	9.94	2.2	13.20	2.6	13.65	2.4	12.78	2.1	16.89	2.3	15.58	2.0	16.32	1.9	10.50	1.5	9.35	1.3	8.75	1.1	8.73	1.3	8.82	1.0	8.58	1.0	7.54	0.9	7.29	0.9	7.31	na
May	10.77	2.1	10.46	2.1	10.60	2.3	10.15	2.3	12.91	2.5	13.94	2.5	12.63	2.1	16.68	2.3	16.40	2.1	14.26	1.9	10.69	1.6	9.57	1.3	8.83	1.1	8.76	1.3	8.91	1.1	8.97	1.1	7.65	0.9	7.37	0.9	7.43	na
June	10.20	2.1	10.46	2.0	10.54	2.2	10.69	2.3	12.22	2.5	14.42	2.5	12.87	2.1	16.70	2.2	16.70	2.1	12.71	1.8	11.04	1.6	9.71	1.4	8.86	1.1	8.85	1.3	8.89	1.0	9.09	1.2	7.73	0.9	7.37	0.9	7.53	na
July	9.88	2.1	10.43	2.0	10.28	2.2	10.51	2.2	12.03	2.5	14.67	2.6	13.43	2.2	16.82	2.2	16.83	2.1	12.19	1.8	11.09	1.7	9.74	1.4	8.94	1.1	8.93	1.2	8.89	1.1	9.28	1.3	8.05	1.0	7.40	0.9	7.60	na
August	9.99	2.1	10.60	2.2	10.33	2.1	10.20	2.1	12.19	2.6	14.47	2.6	13.81	2.2	16.27	2.3	17.28	2.1	12.56	1.7	11.09	1.7	9.78	1.3	8.94	1.1	9.00	1.2	8.94	1.1	9.59	1.3	8.50	1.0	7.40	0.9	7.70	na
September	10.13	2.0	10.48	2.1	10.89	2.2	10.01	2.2	12.19	2.6	14.35	2.6	13.73	2.2	15.43	2.3	18.16	2.1	13.20	1.7	11.30	1.6	9.76	1.3	8.90	1.1	8.98	1.2	9.12	1.1	9.96	1.4	8.82	1.1	7.42	1.0	7.69	na
October	9.95	2.0	10.30	1.9	11.26	2.2	9.98	2.1	12.14	2.5	14.13	2.6	13.54	2.1	14.61	2.2	**18.45**	2.3	13.79	1.7	11.64	1.7	9.86	1.2	8.92	1.2	8.92	1.2	9.22	1.1	9.98	1.5	8.77	1.1	7.42	1.0	7.63	na
November	9.77	2.0	10.27	2.1	10.65	2.1	9.70	2.0	11.78	2.4	13.64	2.5	13.44	2.1	13.82	2.2	17.82	2.1	14.21	1.7	12.83	1.7	10.11	1.2	8.92	1.1	8.81	1.3	9.15	1.1	9.79	1.4	8.58	1.0	7.43	1.0	7.55	na
December	9.74	2.0	10.61	2.1	10.64	2.1	9.32	2.1	11.20	2.3	13.18	2.5	13.42	2.2	13.62	2.2	16.95	2.1	14.79	1.7	12.90	1.6	10.35	1.4	8.96	1.2	8.79	1.2	9.10	1.1	9.62	1.3	8.54	1.0	7.44	1.0	7.48	na
Annual Average	**10.32**	**2.1**	**10.34**	**2.1**	**10.21**	**2.2**	**10.19**	**2.2**	**12.43**	**2.5**	**13.88**	**2.5**	**13.24**	**2.1**	**16.04**	**2.2**	**16.63**	**2.1**	**13.74**	**1.8**	**11.20**	**1.6**	**9.64**	**1.3**	**8.85**	**1.1**	**8.87**	**1.2**	**9.05**	**1.1**	**9.19**	**1.2**	**8.04**	**1.0**	**7.38**	**0.9**	**na**	**na**

Lowest Annual Rate since 1959
Highest Annual Rate since 1959
Based on 30-year fixed-interest rates

For more Information, contact Floyd Walters at
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