



# MORTGAGE RATES

## MONTHLY CHART

| MONTH     | INTEREST RATE (%) | NOTES                                  |
|-----------|-------------------|--|
| JANUARY   | 5.10              | STABLE START TO THE YEAR               |
| FEBRUARY  | 5.15              | SLIGHT INCREASE                        |
| MARCH     | 5.20              | RATES CONTINUE TO RISE                 |
| APRIL     | 5.25              | INCREASED DEMAND FOR MORTGAGES         |
| MAY       | 5.30              | MARKET RESPONSE TO ECONOMIC CONDITIONS |
| JUNE      | 5.35              | PEAK RATE OBSERVED                     |
| JULY      | 5.25              | SLIGHT DECREASE AS MARKET ADJUSTS      |
| AUGUST    | 5.20              | STABILIZING TREND                      |
| SEPTEMBER | 5.15              | SEASONAL DECREASE                      |
| OCTOBER   | 5.10              | STABLE AS YEAR PROGRESSES              |
| NOVEMBER  | 5.05              | END-OF-YEAR ADJUSTMENT                 |
| DECEMBER  | 5.00              | YEAR-END DECREASE                      |

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**Nancy Dunnan**

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