



MORTGAGE MARKET TRENDS

CONVENTIONAL, CONFORMING 30-YEAR FIXED-RATE MORTGAGE SERIES
1971- PRESENT

	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
JAN	n.a.	7.44	7.44	8.54	9.43	9.02	8.72	9.01	10.39	12.88	14.90	17.48	13.25	13.37	13.08	10.89	9.20	10.38	10.73	9.90
FEB	n.a.	7.32	7.44	8.46	9.10	8.81	8.67	9.14	10.41	13.04	15.13	17.60	13.04	13.23	12.92	10.71	9.08	9.89	10.65	10.20
MAR	n.a.	7.29	7.46	8.41	8.89	8.76	8.69	9.20	10.43	15.28	15.40	17.16	12.80	13.39	13.17	10.08	9.04	9.93	11.03	10.27
APR	7.31	7.29	7.54	8.58	8.82	8.73	8.75	9.35	10.50	16.32	15.58	16.89	12.78	13.65	13.20	9.94	9.83	10.20	11.05	10.37
MAY	7.43	7.37	7.65	8.97	8.91	8.76	8.83	9.57	10.69	14.26	16.40	16.68	12.63	13.94	12.91	10.15	10.60	10.46	10.77	10.48
JUN	7.53	7.37	7.73	9.09	8.89	8.85	8.86	9.71	11.04	12.71	16.70	16.70	12.87	14.42	12.22	10.69	10.54	10.46	10.20	10.16
JUL	7.60	7.40	8.05	9.28	8.89	8.93	8.94	9.74	11.09	12.19	16.83	16.82	13.43	14.67	12.03	10.51	10.28	10.43	9.88	10.04
AUG	7.70	7.40	8.50	9.59	8.94	9.00	8.94	9.78	11.09	12.56	17.28	16.27	13.81	14.47	12.19	10.20	10.33	10.60	9.99	10.10
SEP	7.69	7.42	8.82	9.96	9.12	8.98	8.90	9.76	11.30	13.20	18.16	15.43	13.73	14.35	12.19	10.01	10.89	10.48	10.13	10.18
OCT	7.63	7.42	8.77	9.98	9.22	8.92	8.92	9.86	11.64	13.79	18.45	14.61	13.54	14.13	12.14	9.98	11.26	10.30	9.95	10.17
NOV	7.55	7.43	8.58	9.79	9.15	8.81	8.92	10.11	12.83	14.21	17.82	13.82	13.44	13.64	11.78	9.70	10.65	10.27	9.77	10.01
DEC	7.48	7.44	8.54	9.62	9.10	8.79	8.96	10.35	12.90	14.79	16.95	13.62	13.42	13.18	11.26	9.32	10.64	10.61	9.74	9.67
Annual Avg.	n.a.	7.38	8.04	9.19	9.05	8.87	8.85	9.64	11.20	13.74	16.63	16.04	13.24	13.88	12.43	10.19	10.21	10.34	10.32	10.13
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
JAN	9.64	8.43	7.99	7.07	9.15	7.03	7.82	6.99	6.79	8.21	7.03	7.00	5.92	5.71	6.15	6.22	5.76	5.05	5.03	
FEB	9.37	8.76	7.68	7.15	8.83	7.08	7.65	7.04	6.81	8.33	7.05	6.89	5.84	5.64	5.63	6.25	6.29	5.92	5.13	4.99
MAR	9.50	8.94	7.50	7.68	8.46	7.62	7.90	7.13	7.04	8.24	6.95	7.01	5.75	5.45	5.93	6.32	6.16	5.97	5.00	4.97
APR	9.50	8.85	7.46	8.32	8.32	7.93	8.14	7.14	6.92	8.15	7.08	6.99	5.81	5.83	5.86	6.51	6.18	5.92	4.81	5.10
MAY	9.47	8.67	7.47	8.60	7.96	8.07	7.94	7.14	7.15	8.52	7.15	6.81	5.48	6.27	5.72	6.60	6.26	6.04	4.86	4.89
JUN	9.62	8.51	7.42	8.40	7.57	8.32	7.69	7.00	7.55	8.29	7.16	6.65	5.23	6.29	5.58	6.68	6.66	6.32	5.42	4.74
JUL	9.58	8.13	7.21	8.61	7.61	8.25	7.50	6.95	7.63	8.15	7.13	6.49	5.63	6.06	5.70	6.76	6.70	6.43	5.22	4.56
AUG	9.24	7.98	7.11	8.51	7.86	8.00	7.48	6.92	7.94	8.03	6.95	6.29	6.26	5.87	5.82	6.52	6.57	6.48	5.19	
SEP	9.01	7.92	6.91	8.64	7.64	8.23	7.43	6.72	7.82	7.91	6.82	6.09	6.15	5.75	5.77	6.40	6.38	6.04	5.06	
OCT	8.86	8.09	6.83	8.93	7.48	7.92	7.29	6.71	7.85	7.80	6.62	6.11	5.95	5.72	6.07	6.36	6.38	6.20	4.95	
NOV	8.71	8.31	7.16	9.17	7.38	7.62	7.21	6.87	7.74	7.75	6.66	6.07	5.93	5.73	6.33	6.24	6.21	6.09	4.88	
DEC	8.50	8.21	7.17	9.20	7.20	7.60	7.10	6.74	7.91	7.38	7.07	6.05	5.88	5.75	6.27	6.14	6.10	5.29	4.93	
Annual Avg.	9.25	8.39	7.31	8.38	7.93	7.60	7.60	6.94	7.44	8.05	6.97	6.54	5.83	5.84	5.87	6.41	6.34	6.03	5.04	n.a.

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