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## 30-Year Fixed-Rate Mortgages Since 1971

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### Monthly Average Commitment Rate And Points On 30-Year Fixed-Rate Mortgages Since 1971

	2007		2006		2005		2004		2003	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	6.22	0.4	6.15	0.5	5.71	0.7	5.71	0.7	5.92	0.6
February	6.29	0.4	6.25	0.6	5.63	0.7	5.64	0.7	5.84	0.6
March	6.16	0.4	6.32	0.6	5.93	0.7	5.45	0.7	5.75	0.6
April	6.18	0.5	6.51	0.6	5.86	0.6	5.83	0.7	5.81	0.6
May	6.26	0.4	6.60	0.5	5.72	0.6	6.27	0.7	5.48	0.6
June	6.66	0.4	6.68	0.5	5.58	0.6	6.29	0.6	5.23	0.6
July	6.70	0.4	6.76	0.5	5.70	0.5	6.06	0.6	5.63	0.6
August	6.57	0.4	6.52	0.4	5.82	0.5	5.87	0.7	6.26	0.7
September	6.38	0.5	6.40	0.5	5.77	0.6	5.75	0.7	6.15	0.6
October	6.38	0.5	6.36	0.4	6.07	0.5	6.72	0.7	5.95	0.6
November	6.21	0.4	6.24	0.5	6.33	0.6	5.73	0.6	5.93	0.6
December			6.14	0.4	6.27	0.5	5.75	0.6	5.88	0.7
Annual Average			6.41	0.5	5.87	0.6	5.84	0.7	5.83	0.6

	2002		2001		2000		1999		1998	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	7.00	0.8	7.03	0.9	8.21	1.0	6.79	0.9	6.99	1.4
February	6.89	0.7	7.05	1.0	8.33	1.0	6.81	1.0	7.04	1.2
March	7.01	0.7	6.95	0.9	8.24	1.0	7.04	0.9	7.13	1.2
April	6.99	0.7	7.08	0.9	8.15	1.0	6.92	1.0	7.14	1.0
May	6.81	0.7	7.15	1.0	8.52	1.0	7.15	1.0	7.14	1.1
June	6.65	0.6	7.16	1.0	8.29	0.9	7.55	1.0	7.00	1.0
July	6.49	0.6	7.13	0.9	8.15	0.9	7.63	1.0	6.95	1.1
August	6.29	0.6	6.95	0.9	8.03	1.0	7.94	1.0	6.92	1.1
September	6.09	0.6	6.82	0.9	7.91	1.0	7.82	1.0	6.72	1.0
October	6.11	0.6	6.62	0.9	7.80	1.0	7.85	1.0	6.71	0.9
November	6.07	0.6	6.66	0.8	7.75	0.9	7.74	1.0	6.87	0.9
December	6.05	0.6	7.07	0.8	7.38	1.0	7.91	1.0	6.74	1.0
Annual Average	6.54	0.6	6.97	0.9	8.05	1.0	7.44	1.0	6.94	1.1

	1997		1996		1995		1994		1993	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	7.82	1.8	7.03	1.8	9.15	1.8	7.07	1.7	7.99	1.6
February	7.65	1.7	7.08	1.7	8.83	1.9	7.15	1.8	7.68	1.5
March	7.90	1.8	7.62	1.8	8.46	1.8	7.68	1.7	7.50	1.6
April	8.14	1.7	7.93	1.8	8.32	1.9	8.32	1.8	7.46	1.7
May	7.94	1.7	8.07	1.7	7.96	1.8	8.60	1.8	7.47	1.8

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June	7.69	1.7	8.32	1.7	7.57	1.8	8.40	1.8	7.42	1.6
July	7.50	1.8	8.25	1.8	7.61	1.8	8.61	1.8	7.21	1.6
August	7.48	1.7	8.00	1.7	7.86	1.8	8.51	1.8	7.11	1.5
September	7.43	1.7	8.23	1.7	7.64	1.8	8.64	1.8	6.91	1.5
October	7.29	1.7	7.92	1.7	7.48	1.9	8.93	1.8	6.83	1.5
November	7.21	1.7	7.62	1.8	7.38	1.8	9.17	1.8	7.16	1.6
December	7.10	1.8	7.60	1.7	7.20	1.8	9.20	1.8	7.17	1.7
Annual Average	7.6	1.7	7.81	1.7	7.93	1.8	8.38	1.8	7.31	1.6

	1992		1991		1990		1989		1988	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	8.43	1.8	9.64	2.1	9.90	2.1	10.73	2.1	10.38	2.0
February	8.76	1.8	9.37	2.0	10.20	2.1	10.65	2.2	9.89	2.1
March	8.94	1.9	9.50	2.1	10.27	2.1	11.03	2.2	9.93	2.0
April	8.85	1.7	9.50	2.0	10.37	2.1	11.05	2.2	10.20	2.1
May	8.67	1.7	9.47	2.0	10.48	2.0	10.77	2.1	10.46	2.1
June	8.51	1.7	9.62	2.1	10.16	2.0	10.20	2.1	10.46	2.0
July	8.13	1.6	9.58	2.0	10.04	2.0	9.88	2.1	10.43	2.0
August	7.98	1.7	9.24	1.9	10.10	2.0	9.99	2.1	10.60	2.2
September	7.92	1.7	9.01	1.9	10.18	2.1	10.13	2.0	10.48	2.1
October	8.09	1.8	8.86	1.9	10.17	2.2	9.85	2.0	10.30	1.9
November	8.31	1.9	8.71	1.8	10.01	2.1	9.77	2.0	10.27	2.1
December	8.21	1.6	8.60	1.8	9.67	1.9	9.74	2.0	10.61	2.1
Annual Average	8.39	1.7	9.25	2.0	10.13	2.1	10.32	2.1	10.34	2.1

	1987		1986		1985		1984		1983	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	9.20	2.2	10.89	2.3	13.08	2.5	13.37	2.3	13.25	2.2
February	9.08	2.1	10.71	2.3	12.92	2.4	13.23	2.4	13.04	2.0
March	9.04	2.1	10.08	2.3	13.17	2.6	13.39	2.4	12.80	2.2
April	9.83	2.3	9.94	2.2	13.20	2.6	13.65	2.4	12.78	2.1
May	10.60	2.3	10.15	2.3	12.91	2.5	13.94	2.5	12.63	2.1
June	10.54	2.2	10.69	2.3	12.22	2.5	14.42	2.5	12.87	2.1
July	10.28	2.2	10.51	2.2	12.03	2.5	14.67	2.6	13.43	2.2
August	10.33	2.1	10.20	2.1	12.19	2.6	14.47	2.6	13.81	2.2
September	10.89	2.2	10.01	2.2	12.19	2.6	14.35	2.6	13.73	2.2
October	11.26	2.2	9.98	2.1	12.14	2.5	14.13	2.6	13.54	2.1
November	10.65	2.1	9.70	2.0	11.78	2.4	13.64	2.5	13.44	2.1
December	10.64	2.1	9.32	2.1	11.20	2.3	13.18	2.5	13.42	2.2
Annual Average	10.21	2.2	10.19	2.2	12.43	2.5	13.88	2.5	13.24	2.1

	1982		1981		1980		1979		1978	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	17.48	2.2	14.90	2.0	12.88	1.6	10.39	1.5	9.01	1.3
February	17.60	2.2	15.13	2.0	13.04	1.6	10.41	1.5	9.14	1.3
March	17.16	2.2	15.40	2.0	15.28	2.0	10.43	1.5	9.20	1.3
April	16.89	2.3	15.58	2.0	16.32	1.9	10.50	1.5	9.35	1.3
May	16.68	2.3	16.40	2.1	14.26	1.9	10.69	1.6	9.57	1.3
June	16.70	2.2	16.70	2.1	12.71	1.8	11.04	1.6	9.71	1.4
July	16.82	2.2	16.83	2.1	12.19	1.8	11.09	1.7	9.74	1.4
August	16.27	2.3	17.28	2.1	12.56	1.7	11.09	1.7	9.78	1.3

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September	15.43	2.3	18.16	2.1	13.20	1.7	11.30	1.6	9.76	1.3
October	14.61	2.2	18.45	2.3	13.79	1.7	11.64	1.7	9.86	1.2
November	13.82	2.2	17.82	2.1	14.21	1.7	12.83	1.7	10.11	1.2
December	13.62	2.2	16.95	2.1	14.79	1.7	12.90	1.6	10.35	1.4
Annual Average	16.04	2.2	16.63	2.1	13.74	1.8	11.20	1.6	9.64	1.3

	1977		1976		1975		1974		1973	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	8.72	1.1	9.02	1.1	9.43	1.2	8.54	1.0	7.44	0.9
February	8.67	1.1	8.81	1.0	9.10	1.2	8.46	1.0	7.44	1.0
March	8.69	1.2	8.76	1.3	8.89	1.1	8.41	1.0	7.46	0.9
April	8.75	1.1	8.73	1.3	8.82	1.0	8.58	1.0	7.54	0.9
May	8.83	1.1	8.76	1.3	8.91	1.1	8.97	1.1	7.65	0.9
June	8.86	1.1	8.85	1.3	8.89	1.0	9.09	1.2	7.73	0.9
July	8.94	1.1	8.93	1.2	8.89	1.1	9.28	1.3	8.05	1.0
August	8.94	1.1	9.00	1.2	8.94	1.1	9.59	1.3	8.50	1.0
September	8.90	1.1	8.98	1.2	9.12	1.1	9.96	1.4	8.82	1.1
October	8.92	1.2	8.92	1.2	9.22	1.1	9.98	1.5	8.77	1.1
November	8.92	1.1	8.81	1.3	9.15	1.1	9.79	1.4	8.58	1.0
December	8.96	1.2	8.79	1.2	9.10	1.1	9.62	1.3	8.54	1.0
Annual Average	8.85	1.1	8.87	1.2	9.05	1.1	9.19	1.2	8.04	1.0

	1972		1971	
	Rate	Pts	Rate	Pts
January	7.44	1.0	na	na
February	7.32	0.9	na	na
March	7.29	0.9	na	na
April	7.29	0.9	7.31	na
May	7.37	0.9	7.43	na
June	7.37	0.9	7.53	na
July	7.40	0.9	7.60	na
August	7.40	0.9	7.70	na
September	7.42	1.0	7.69	na
October	7.42	1.0	7.63	na
November	7.43	1.0	7.55	na
December	7.44	1.0	7.48	na
Annual Average	7.38	0.9	na	na

## Other Available PMMS® Information:

- 15-Year Fixed-Rate Historic Tables
- 5-Year Adjustable-Rate Historic Tables
- 1-Year Adjustable-Rate Historic Tables
- Weekly PMMS Survey

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