



## Primary Mortgage Market Survey 30-Year Fixed-Rate Mortgages Since 1991

### Monthly Average Commitment Rate And Points On 30-Year Fixed-Rate Mortgages Since 1991

	2004		2003		2002		2001		2000	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	5.71	0.7	5.92	0.6	7.00	0.8	7.03	0.9	8.21	1.0
February	5.64	0.7	5.84	0.6	6.89	0.7	7.05	1.0	8.33	1.0
March	5.45	0.7	5.75	0.6	7.01	0.7	6.95	0.9	8.24	1.0
April	5.83	0.7	5.81	0.6	6.99	0.7	7.08	0.9	8.15	1.0
May	6.27	0.7	5.48	0.6	6.81	0.7	7.15	1.0	8.52	1.0
June	6.29	0.6	5.23	0.6	6.65	0.6	7.16	1.0	8.29	0.9
July	6.06	0.6	5.63	0.5	6.49	0.6	7.13	0.9	8.15	0.9
August	5.87	0.7	6.26	0.7	6.29	0.6	6.95	0.9	8.03	1.0
September	5.75	0.7	6.15	0.6	6.09	0.6	6.82	0.9	7.91	1.0
October	5.72	0.7	5.95	0.6	6.11	0.6	6.62	0.9	7.80	1.0
November	5.73	0.6	5.93	0.6	6.07	0.6	6.66	0.8	7.75	0.9
December	5.75	0.6	5.88	0.7	6.05	0.6	7.07	0.8	7.38	1.0
<b>Annual Average</b>	<b>5.84</b>	<b>0.7</b>	<b>5.83</b>	<b>0.6</b>	<b>6.54</b>	<b>0.6</b>	<b>6.97</b>	<b>0.9</b>	<b>8.05</b>	<b>1.0</b>

	1999		1998		1997		1996		1995	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	6.79	0.9	6.99	1.4	7.82	1.8	7.03	1.8	9.15	1.8
February	6.81	1.0	7.04	1.2	7.65	1.7	7.08	1.7	8.83	1.9
March	7.04	0.9	7.13	1.2	7.90	1.8	7.62	1.8	8.46	1.8
April	6.92	1.0	7.14	1.0	8.14	1.7	7.93	1.8	8.32	1.9
May	7.15	1.0	7.14	1.1	7.94	1.7	8.07	1.7	7.96	1.8
June	7.55	1.0	7.00	1.0	7.69	1.7	8.32	1.7	7.57	1.8
July	7.63	1.0	6.95	1.1	7.50	1.8	8.25	1.8	7.61	1.8
August	7.94	1.0	6.92	1.1	7.48	1.7	8.00	1.7	7.86	1.8
September	7.82	1.0	6.72	1.0	7.43	1.7	8.23	1.7	7.64	1.8
October	7.85	1.0	6.71	0.9	7.29	1.7	7.92	1.7	7.48	1.9
November	7.74	1.0	6.87	0.9	7.21	1.7	7.62	1.8	7.38	1.8
December	7.91	1.0	6.74	1.0	7.10	1.8	7.60	1.7	7.20	1.8
<b>Annual Average</b>	<b>7.44</b>	<b>1.0</b>	<b>6.94</b>	<b>1.1</b>	<b>7.6</b>	<b>1.7</b>	<b>7.81</b>	<b>1.7</b>	<b>7.93</b>	<b>1.8</b>

	1994		1993		1992		1991		1990	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	7.07	1.7	7.99	1.6	8.43	1.8	9.64	2.1	9.90	2.1
February	7.15	1.8	7.68	1.5	8.76	1.8	9.37	2.0	10.20	2.1
March	7.68	1.7	7.50	1.6	8.94	1.9	9.50	2.1	10.27	2.1
April	8.32	1.8	7.46	1.7	8.85	1.7	9.50	2.0	10.37	2.1
May	8.60	1.8	7.47	1.8	8.67	1.7	9.47	2.0	10.48	2.0
June	8.40	1.8	7.42	1.6	8.51	1.7	9.62	2.1	10.16	2.0
July	8.61	1.8	7.21	1.6	8.13	1.6	9.58	2.0	10.04	2.0
August	8.51	1.8	7.11	1.5	7.98	1.7	9.24	1.9	10.10	2.0
September	8.64	1.8	6.91	1.5	7.92	1.7	9.01	1.9	10.18	2.1
October	8.93	1.8	6.83	1.5	8.09	1.8	8.86	1.9	10.17	2.2
November	9.17	1.8	7.16	1.6	8.31	1.9	8.71	1.8	10.01	2.1
December	9.20	1.8	7.17	1.7	8.21	1.6	8.50	1.8	9.67	1.9
<b>Annual Average</b>	<b>8.38</b>	<b>1.8</b>	<b>7.31</b>	<b>1.6</b>	<b>8.39</b>	<b>1.7</b>	<b>9.25</b>	<b>2.0</b>	<b>10.13</b>	<b>2.1</b>

	1989		1988		1987		1986		1985	
	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
February	10.65	2.2	9.89	2.1	9.08	2.1	10.71	2.3	12.92	2.4
March	11.03	2.2	9.93	2.0	9.04	2.1	10.08	2.3	13.17	2.6
April	11.05	2.2	10.20	2.1	9.83	2.3	9.94	2.2	13.20	2.6
May	10.77	2.1	10.46	2.1	10.60	2.3	10.15	2.3	12.90	2.5
June	10.20	2.1	10.46	2.0	10.54	2.2	10.69	2.3	12.22	2.5
July	9.88	2.1	10.43	2.0	10.28	2.2	10.51	2.2	12.03	2.5
August	9.99	2.1	10.60	2.2	10.33	2.1	10.20	2.1	12.19	2.6
September	10.13	2.0	10.48	2.1	10.89	2.2	10.01	2.2	12.19	2.6
October	9.95	2.0	10.30	1.9	11.26	2.2	9.98	2.1	12.14	2.5
November	9.77	2.0	10.27	2.1	10.65	2.1	9.70	2.0	11.78	2.4
December	9.74	2.0	10.61	2.1	10.64	2.1	9.32	2.1	11.26	2.3
<b>Annual Average</b>	<b>10.32</b>	<b>2.1</b>	<b>10.34</b>	<b>2.1</b>	<b>10.21</b>	<b>2.2</b>	<b>10.21</b>	<b>2.2</b>	<b>12.43</b>	<b>2.5</b>

	1984		1983		1982		1981		1980	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	13.37	2.3	13.25	2.2	17.48	2.2	14.90	2.0	12.88	1.6
February	13.23	2.4	13.04	2.0	17.60	2.2	15.13	2.0	13.04	1.6
March	13.39	2.4	12.80	2.2	17.16	2.2	15.40	2.0	15.28	2.0
April	13.65	2.4	12.78	2.1	16.89	2.3	15.58	2.0	16.32	1.9
May	13.94	2.5	12.63	2.1	16.68	2.3	16.40	2.1	14.26	1.9
June	14.42	2.5	12.87	2.1	16.70	2.2	16.70	2.1	12.71	1.8
July	14.16	2.6	13.43	2.2	16.82	2.2	16.83	2.1	12.19	1.8
August	14.47	2.6	13.81	2.2	16.27	2.3	17.28	2.1	12.56	1.7
September	14.35	2.6	13.73	2.2	15.43	2.3	18.16	2.1	13.20	1.7
October	14.13	2.0	13.54	2.1	14.61	2.2	18.45	2.3	13.79	1.7
November	13.64	2.5	13.44	2.1	13.82	2.2	17.82	2.1	14.21	1.7
December	13.18	2.5	13.42	2.2	13.62	2.2	16.95	2.1	14.79	1.7
<b>Annual Average</b>	<b>13.88</b>	<b>2.5</b>	<b>13.24</b>	<b>2.1</b>	<b>16.04</b>	<b>2.2</b>	<b>16.63</b>	<b>2.1</b>	<b>13.74</b>	<b>1.8</b>

	1979		1978		1977		1976		1975	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	10.39	1.5	9.01	1.3	8.72	1.1	9.02	1.1	9.43	1.2
February	10.41	1.5	9.14	1.3	8.67	1.1	8.81	1.0	9.10	1.2
March	10.43	1.5	9.20	1.3	8.69	1.2	8.76	1.3	8.89	1.1
April	10.50	1.5	9.35	1.3	8.75	1.1	8.73	1.3	8.82	1.0
May	10.69	1.6	9.57	1.3	8.83	1.1	8.76	1.3	8.91	1.1
June	14.04	1.6	9.71	1.4	8.86	1.1	8.85	1.3	8.89	1.0
July	11.09	1.7	9.74	1.4	8.94	1.1	8.93	1.2	8.89	1.1
August	11.09	1.7	9.78	1.3	8.94	1.1	9.00	1.2	8.94	1.1
September	11.30	1.6	9.76	1.3	8.90	1.1	8.98	1.2	9.12	1.1
October	11.64	1.7	9.86	1.2	8.92	1.2	8.92	1.2	9.22	1.1
November	12.83	1.7	10.11	1.2	8.92	1.1	8.81	1.3	9.15	1.1
December	12.99	1.6	10.35	1.4	8.96	1.2	8.79	1.2	9.10	1.1
<b>Annual Average</b>	<b>11.20</b>	<b>1.6</b>	<b>9.64</b>	<b>1.3</b>	<b>8.85</b>	<b>1.1</b>	<b>8.87</b>	<b>1.2</b>	<b>9.05</b>	<b>1.1</b>

	1974		1973		1972		1971	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	8.54	1.0	7.44	0.9	7.44	1.0	na	na
February	8.46	1.0	7.44	1.0	7.32	0.9	na	na
March	8.41	1.0	7.46	0.9	7.29	0.9	na	na
April	8.58	1.0	7.54	0.9	7.29	0.9	7.31	na
May	8.97	1.1	7.65	0.9	7.37	0.9	7.43	na
June	9.09	1.2	7.73	0.9	7.37	0.9	7.53	na
July	9.28	1.3	8.05	1.0	7.40	0.9	7.60	na
August	9.59	1.3	8.50	1.0	7.40	0.9	7.70	na
September	9.96	1.4	8.82	1.1	7.42	1.0	7.69	na
October	9.98	1.5	8.77	1.1	7.42	1.0	7.63	na
November	9.79	1.4	8.58	1.0	7.43	1.0	7.55	na
December	9.62	1.3	8.54	1.0	7.44	1.0	7.48	na
<b>Annual Average</b>	<b>9.19</b>	<b>1.2</b>	<b>8.04</b>	<b>1.0</b>	<b>7.38</b>	<b>0.9</b>	<b>na</b>	<b>na</b>