

## 30 YEAR FIXED RATE MORTGAGES- NATIONAL AVERAGES- 1972- 2007

YEAR	30 YEAR MORTGAGE RATE- ANNUAL AVERAGE*
1972	7.38%
1973	8.04%
1974	9.19%
1975	9.05%
1976	8.87%
1977	8.85%
1978	9.64%
1979	11.20%
1980	13.74%
1981	16.63%
1982	16.04%
1983	13.24%
1984	13.88%
1985	12.43%
1986	10.19%
1987	10.21%
1988	10.34%
1989	10.32%
1990	10.13%
1991	9.25%
1992	8.39%
1993	7.31%
1994	8.38%
1995	7.93%
1996	7.81%
1997	7.60%
1998	6.94%
1999	7.44%
2000	8.05%
2001	6.97%
2002	6.54%
2003	5.83%
2004	5.84%
2005	5.87%
2006	6.41%
2007	6.34%
<b>AVERAGE RATE</b>	9.23%
<b>MEDIAN RATE</b>	8.86%

\* Source- Freddie Mac national surveys