

## 30-Year Fixed-Rate Mortgages Since 1971

Contact: [corp@freddiemac.com](mailto:corp@freddiemac.com)  
 or (703) 903-3933

### 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        | 0.5        |
| 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        | 5.72        | 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              | 6.10        | 0.5        | 6.14        | 0.4        | 6.27        | 0.5        | 5.75        | 0.6        | 5.88        | 0.7        |
| <b>Annual Average</b> | <b>6.34</b> | <b>0.4</b> | <b>6.41</b> | <b>0.5</b> | <b>5.87</b> | <b>0.6</b> | <b>5.84</b> | <b>0.7</b> | <b>5.83</b> | <b>0.6</b> |

|                       | 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        |
| <b>Annual Average</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> | <b>7.44</b> | <b>1.0</b> | <b>6.94</b> | <b>1.1</b> |

|          | 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 |

|                       | 1997       |            | 1996        |            | 1995        |            | 1994        |            | 1993        |            |
|-----------------------|------------|------------|-------------|------------|-------------|------------|-------------|------------|-------------|------------|
| <b>April</b>          | 8.14       | 1.7        | 7.93        | 1.8        | 8.32        | 1.9        | 8.32        | 1.8        | 7.46        | 1.7        |
| <b>May</b>            | 7.94       | 1.7        | 8.07        | 1.7        | 7.96        | 1.8        | 8.60        | 1.8        | 7.47        | 1.8        |
| <b>June</b>           | 7.69       | 1.7        | 8.32        | 1.7        | 7.57        | 1.8        | 8.40        | 1.8        | 7.42        | 1.6        |
| <b>July</b>           | 7.50       | 1.8        | 8.25        | 1.8        | 7.61        | 1.8        | 8.61        | 1.8        | 7.21        | 1.6        |
| <b>August</b>         | 7.48       | 1.7        | 8.00        | 1.7        | 7.86        | 1.8        | 8.51        | 1.8        | 7.11        | 1.5        |
| <b>September</b>      | 7.43       | 1.7        | 8.23        | 1.7        | 7.64        | 1.8        | 8.64        | 1.8        | 6.91        | 1.5        |
| <b>October</b>        | 7.29       | 1.7        | 7.92        | 1.7        | 7.48        | 1.9        | 8.93        | 1.8        | 6.83        | 1.5        |
| <b>November</b>       | 7.21       | 1.7        | 7.62        | 1.8        | 7.38        | 1.8        | 9.17        | 1.8        | 7.16        | 1.6        |
| <b>December</b>       | 7.10       | 1.8        | 7.60        | 1.7        | 7.20        | 1.8        | 9.20        | 1.8        | 7.17        | 1.7        |
| <b>Annual Average</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> | <b>8.38</b> | <b>1.8</b> | <b>7.31</b> | <b>1.6</b> |

|                       | 1992        |            | 1991        |            | 1990         |            | 1989         |            | 1988         |            |
|-----------------------|-------------|------------|-------------|------------|--------------|------------|--------------|------------|--------------|------------|
|                       | Rate        | Pts        | Rate        | Pts        | Rate         | Pts        | Rate         | Pts        | Rate         | Pts        |
| <b>January</b>        | 8.43        | 1.8        | 9.64        | 2.1        | 9.90         | 2.1        | 10.73        | 2.1        | 10.38        | 2.0        |
| <b>February</b>       | 8.76        | 1.8        | 9.37        | 2.0        | 10.20        | 2.1        | 10.65        | 2.2        | 9.89         | 2.1        |
| <b>March</b>          | 8.94        | 1.9        | 9.50        | 2.1        | 10.27        | 2.1        | 11.03        | 2.2        | 9.93         | 2.0        |
| <b>April</b>          | 8.85        | 1.7        | 9.50        | 2.0        | 10.37        | 2.1        | 11.05        | 2.2        | 10.20        | 2.1        |
| <b>May</b>            | 8.67        | 1.7        | 9.47        | 2.0        | 10.48        | 2.0        | 10.77        | 2.1        | 10.46        | 2.1        |
| <b>June</b>           | 8.51        | 1.7        | 9.62        | 2.1        | 10.16        | 2.0        | 10.20        | 2.1        | 10.46        | 2.0        |
| <b>July</b>           | 8.13        | 1.6        | 9.58        | 2.0        | 10.04        | 2.0        | 9.88         | 2.1        | 10.43        | 2.0        |
| <b>August</b>         | 7.98        | 1.7        | 9.24        | 1.9        | 10.10        | 2.0        | 9.99         | 2.1        | 10.60        | 2.2        |
| <b>September</b>      | 7.92        | 1.7        | 9.01        | 1.9        | 10.18        | 2.1        | 10.13        | 2.0        | 10.48        | 2.1        |
| <b>October</b>        | 8.09        | 1.8        | 8.86        | 1.9        | 10.17        | 2.2        | 9.95         | 2.0        | 10.30        | 1.9        |
| <b>November</b>       | 8.31        | 1.9        | 8.71        | 1.8        | 10.01        | 2.1        | 9.77         | 2.0        | 10.27        | 2.1        |
| <b>December</b>       | 8.21        | 1.6        | 8.50        | 1.8        | 9.67         | 1.9        | 9.74         | 2.0        | 10.61        | 2.1        |
| <b>Annual Average</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> | <b>10.32</b> | <b>2.1</b> | <b>10.34</b> | <b>2.1</b> |

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

|                 | 1982  |     | 1981  |     | 1980  |     | 1979  |     | 1978 |     |
|-----------------|-------|-----|-------|-----|-------|-----|-------|-----|------|-----|
|                 | Rate  | Pts | Rate  | Pts | Rate  | Pts | Rate  | Pts | Rate | Pts |
| <b>January</b>  | 17.48 | 2.2 | 14.90 | 2.0 | 12.88 | 1.6 | 10.39 | 1.5 | 9.01 | 1.3 |
| <b>February</b> | 17.60 | 2.2 | 15.13 | 2.0 | 13.04 | 1.6 | 10.41 | 1.5 | 9.14 | 1.3 |
| <b>March</b>    | 17.16 | 2.2 | 15.40 | 2.0 | 15.28 | 2.0 | 10.43 | 1.5 | 9.20 | 1.3 |

|                | 1982  |     | 1981  |     | 1980  |     | 1979  |     | 1978  |     |
|----------------|-------|-----|-------|-----|-------|-----|-------|-----|-------|-----|
| 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 |
| 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 [HTML](#) / [Excel](#) [XLS 84K]
- 5-Year Adjustable-Rate Historic Tables [HTML](#) / [Excel](#) [XLS 81K]
- 1-Year Adjustable-Rate Historic Tables [HTML](#) / [Excel](#) [XLS 96K]

- [Weekly PMMS Survey](#)