

# 30-Year Fixed-Rate Mortgage History

## Provided by BWA Mortgage



	2009		2010		2011		2012		2013		2014		2015		2016		2017		2018		2019		2020		2021		2022		2023		2024		Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	5.05	0.7	5.03	0.7	4.76	0.8	3.92	0.8	3.41	0.7	4.43	0.7	3.67	0.6	3.87	0.6	4.15	0.5	4.03	0.5	4.46	0.5	3.62	0.7	2.74	0.7	3.45	0.7	6.27	***	6.64	***								
February	5.13	0.7	4.99	0.7	4.95	0.7	3.89	0.8	3.53	0.8	4.30	0.7	3.71	0.6	3.66	0.6	4.17	0.5	4.33	0.6	4.37	0.5	3.47	0.7	2.81	0.7	3.76	0.8	6.25	***	6.78	***								
March	5.00	0.7	4.97	0.7	4.84	0.7	3.95	0.8	3.57	0.8	4.34	0.6	3.77	0.6	3.69	0.5	4.20	0.5	4.44	0.5	4.27	0.5	3.45	0.7	3.08	0.7	4.17	0.8	6.54	***	6.82	***								
April	4.81	0.7	5.10	0.7	4.84	0.7	3.91	0.7	3.45	0.8	4.34	0.7	3.67	0.6	3.61	0.6	4.05	0.5	4.47	0.5	4.14	0.5	3.31	0.7	3.06	0.7	4.98	0.8	6.34	***	6.99	***								
May	4.86	0.7	4.89	0.7	4.64	0.7	3.80	0.8	3.54	0.7	4.19	0.6	3.84	0.6	3.60	0.6	4.01	0.5	4.59	0.4	4.07	0.5	3.23	0.7	2.96	0.7	5.23	0.9	6.43	***	7.06	***								
June	5.42	0.7	4.74	0.7	4.51	0.7	3.68	0.7	4.07	0.8	4.16	0.6	3.98	0.7	3.57	0.5	3.90	0.5	4.57	0.5	3.80	0.5	3.16	0.8	2.98	0.7	5.52	0.9	6.71	***	6.91	***								
July	5.22	0.7	4.56	0.7	4.55	0.7	3.55	0.7	4.37	0.8	4.13	0.6	4.05	0.6	3.44	0.5	3.97	0.5	4.53	0.5	3.77	0.6	3.02	0.8	2.87	0.7	5.41	0.8	6.84	***	6.85	***								
August	5.19	0.7	4.43	0.7	4.27	0.7	3.60	0.6	4.46	0.7	4.12	0.6	3.91	0.6	3.44	0.5	3.88	0.5	4.55	0.5	3.62	0.5	2.94	0.8	2.84	0.7	5.22	0.8	7.07	***	6.50	***								
September	5.06	0.7	4.35	0.7	4.11	0.7	3.47	0.6	4.49	0.7	4.16	0.5	3.89	0.6	3.46	0.5	3.81	0.5	4.63	0.5	3.61	0.5	2.89	0.8	2.90	0.7	6.11	0.8	7.20	***	6.18	***								
October	4.95	0.7	4.23	0.8	4.07	0.8	3.38	0.7	4.19	0.7	4.04	0.5	3.80	0.6	3.47	0.6	3.90	0.5	4.83	0.5	3.69	0.6	2.83	0.7	3.07	0.7	6.90	0.8	7.62	***	6.43	***								
November	4.88	0.7	4.30	0.8	3.99	0.7	3.35	0.7	4.26	0.7	4.00	0.5	3.94	0.6	3.77	0.5	3.92	0.5	4.87	0.5	3.70	0.6	2.77	0.7	3.07	0.7	6.81	***	7.44	***	6.80	***								
December	4.93	0.7	4.71	0.7	3.96	0.7	3.35	0.7	4.46	0.7	3.86	0.6	3.96	0.6	4.20	0.5	3.95	0.5	4.64	0.5	3.72	0.7	2.68	0.7	3.10	0.6	6.36	***	6.82	***	6.72	***								
Annual Average	5.04	0.7	4.69	0.7	4.45	0.7	3.66	0.7	3.98	0.7	4.17	0.6	3.85	0.6	3.65	0.5	3.99	0.5	4.54	0.5	3.94	0.5	3.11	0.7	2.96	0.7	5.08	0.8												

	2008		2007		2006		2005		2004		2003		2002		2001		2000		1999		1998		1997		1996		1995		1994		1993		1992		1991		1990	
January	5.76	0.4	6.22	0.4	6.15	0.5	5.71	0.7	5.71	0.7	5.92	0.6	7.00	0.8	7.03	0.9	8.21	1.0	6.79	0.9	6.99	1.4	7.82	1.8	7.03	1.8	9.15	1.8	7.07	1.7	7.99	1.6	8.43	1.8	9.64	2.1	9.90	2.1
February	5.92	0.5	6.29	0.4	6.25	0.6	5.63	0.7	5.64	0.7	5.84	0.6	6.89	0.7	7.05	1.0	8.33	1.0	6.81	1.0	7.04	1.2	7.65	1.7	7.08	1.7	8.83	1.9	7.15	1.8	7.68	1.5	8.76	1.8	9.37	2.0	10.20	2.1
March	5.97	0.5	6.16	0.4	6.32	0.6	5.93	0.7	5.45	0.7	5.75	0.6	7.01	0.7	6.95	0.9	8.24	1.0	7.04	0.9	7.13	1.2	7.90	1.8	7.62	1.8	8.46	1.8	7.68	1.7	7.50	1.6	8.94	1.9	9.50	2.1	10.27	2.1
April	5.92	0.4	6.18	0.5	6.51	0.6	5.86	0.6	5.83	0.7	5.81	0.6	6.99	0.7	7.08	0.9	8.15	1.0	6.92	1.0	7.14	1.0	8.14	1.7	7.93	1.8	8.32	1.9	8.32	1.8	7.46	1.7	8.85	1.7	9.50	2.0	10.37	2.1
May	6.04	0.5	6.26	0.4	6.60	0.5	5.72	0.6	6.27	0.7	5.48	0.6	6.81	0.7	7.15	1.0	8.52	1.0	7.15	1.0	7.14	1.1	7.94	1.7	8.07	1.7	7.96	1.8	8.60	1.8	7.47	1.8	8.67	1.7	9.47	2.0	10.48	2.0
June	6.32	0.7	6.66	0.4	6.68	0.5	5.58	0.6	6.29	0.6	5.23	0.6	6.65	0.6	7.16	1.0	8.29	0.9	7.55	1.0	7.00	1.0	7.69	1.7	8.32	1.7	7.57	1.8	8.40	1.8	7.42	1.6	8.51	1.7	9.62	2.1	10.16	2.0
July	6.43	0.6	6.70	0.4	6.76	0.5	5.70	0.5	6.06	0.6	5.63	0.5	6.49	0.6	7.13	0.9	8.15	0.9	7.63	1.0	6.95	1.1	7.50	1.8	8.25	1.8	7.61	1.8	8.61	1.8	7.21	1.6	8.13	1.6	9.58	2.0	10.04	2.0
August	6.48	0.7	6.57	0.4	6.52	0.4	5.82	0.5	5.87	0.7	6.26	0.7	6.29	0.6	6.95	0.9	8.03	1.0	7.94	1.0	6.92	1.1	7.48	1.7	8.00	1.7	7.86	1.8	8.51	1.8	7.11	1.5	7.98	1.7	9.24	1.9	10.10	2.0
September	6.04	0.7	6.38	0.5	6.40	0.5	5.77	0.6	5.75	0.7	6.15	0.6	6.09	0.6	6.82	0.9	7.91	1.0	7.82	1.0	6.72	1.0	7.43	1.7	8.23	1.7	7.64	1.8	8.64	1.8	6.91	1.5	7.92	1.7	9.01	1.9	10.18	2.1
October	6.20	0.6	6.38	0.5	6.36	0.4	6.07	0.5	5.72	0.7	5.95	0.6	6.11	0.6	6.62	0.9	7.80	1.0	7.85	1.0	6.71	0.9	7.29	1.7	7.92	1.7	7.48	1.9	8.93	1.8	6.83	1.5	8.09	1.8	8.86	1.9	10.17	2.2
November	6.09	0.7	6.21	0.4	6.24	0.5	6.33	0.6	5.73	0.6	5.93	0.6	6.07	0.6	6.66	0.8	7.75	0.9	7.74	1.0	6.87	0.9	7.21	1.7	7.62	1.8	7.38	1.8	9.17	1.8	7.16	1.6	8.31	1.9	8.71	1.8	10.01	2.1
December	5.29	0.7	6.10	0.5	6.14	0.4	6.27	0.5	5.75	0.6	5.88	0.7	6.05	0.6	7.07	0.8	7.38	1.0	7.91	1.0	6.74	1.0	7.10	1.8	7.60	1.7	7.20	1.8	9.20	1.8	7.17	1.7	8.21	1.6	8.50	1.8	9.67	1.9
Annual Average	6.03	0.6	6.34	0.4	6.41	0.5	5.87	0.6	5.84	0.7	5.83	0.6	6.54	0.6	6.97	0.9	8.05	1.0	7.44	1.0	6.94	1.1	7.60	1.7	7.81	1.7	7.93	1.8	8.38	1.8	7.31	1.6	8.39	1.7	9.25	2.0	10.13	2.1

	1989		1988		1987		1986		1985		1984		1983		1982		1981		1980		1979		1978		1977		1976		1975		1974		1973		1972		1971	
January	10.73	2.1	10.38	2.0	9.20	2.2	10.89	2.3	13.08	2.5	13.37	2.3	13.25	2.2	17.48	2.2	14.90	2.0	12.88	1.6	10.39	1.5	9.01	1.3	8.72	1.1	9.02	1.1	9.43	1.2	8.54	1.0	7.44	0.9	7.44	1.0	na	na
February	10.65	2.2	9.89	2.1	9.08	2.1	10.71	2.3	12.92	2.4	13.23	2.4	13.04	2.0	17.60	2.2	15.13	2.0	13.04	1.6	10.41	1.5	9.14	1.3	8.67	1.1	8.81	1.0	9.10	1.2	8.46	1.0	7.44	1.0	7.32	0.9	na	na
March	11.03	2.2	9.93	2.0	9.04	2.1	10.08	2.3	13.17	2.6	13.39	2.4	12.80	2.2	17.16	2.2	15.40	2.0	15.28	2.0	10.43	1.5	9.20	1.3	8.69	1.2	8.76	1.3	8.89	1.1	8.41	1.0	7.46	0.9	7.29	0.9	na	na
April	11.05	2.2	10.20	2.1	9.83	2.3	9.94	2.2	13.20	2.6	13.65	2.4	12.78	2.1	16.89	2.3	15.58	2.0	16.32	1.9	10.50	1.5	9.35	1.3	8.75	1.1	8.73	1.3	8.82	1.0	8.58	1.0	7.54	0.9	7.29	0.9	7.31	na
May	10.77	2.1	10.46	2.1	10.60	2.3	10.15	2.3	12.91	2.5	13.94	2.5	12.63	2.1	16.68	2.3	16.40	2.1	14.26	1.9	10.69	1.6	9.57	1.3	8.83	1.1	8.76	1.3	8.91	1.1	8.97	1.1	7.65	0.9	7.37	0.9	7.43	na
June	10.20	2.1	10.46	2.0	10.54	2.2	10.69	2.3	12.22	2.5	14.42	2.5	12.87	2.1	16.70	2.2	16.70	2.1	12.71	1.8	11.04	1.6	9.71	1.4	8.86	1.1	8.85	1.3	8.89	1.0	9.09	1.2	7.73	0.9	7.37	0.9	7.53	na
July	9.88	2.1	10.43	2.0	10.28	2.2	10.51	2.2	12.03	2.5	14.67	2.6	13.43	2.2	16.82	2.2	16.83	2.1	12.19	1.8	11.09	1.7	9.74	1.4	8.94	1.1	8.93	1.2	8.89	1.1	9.28							