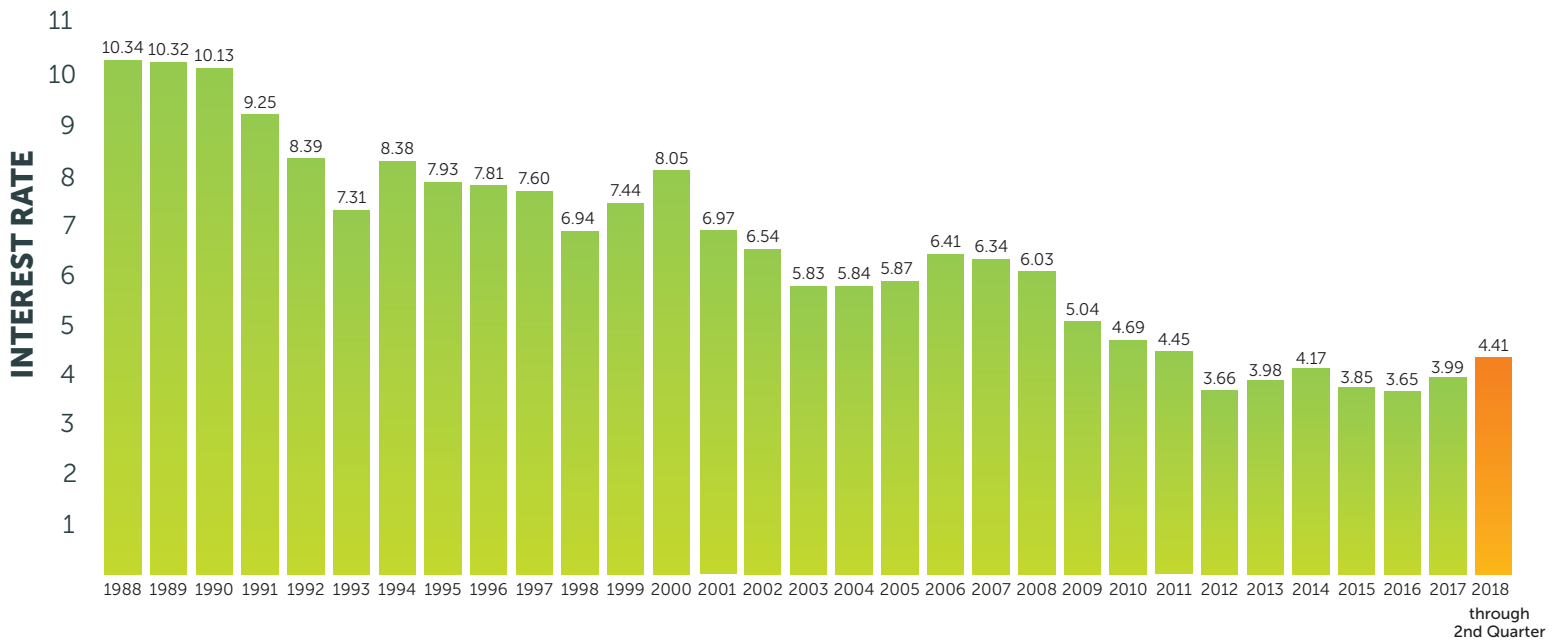


Historical Rates on 30-Year, Fixed-Rate Mortgages



SOURCE: FREDDIE MAC

30-YEAR INTEREST RATE AVERAGE = 6.57% (YEARLY AVERAGE)

NOTE: This chart is to demonstrate the average rates for each year since 1988. The material provided is for informational and educational purposes only and should not be construed as investment and/or mortgage advice, or a commitment to lend. Although the material is deemed to be accurate and reliable, there is no guarantee of its accuracy.



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