



Primary Mortgage Market Survey®

CONVENTIONAL, CONFORMING 15-YEAR FIXED-RATE MORTGAGE SERIES SINCE 1991

	1991		1992		1993		1994		1995		1996		1997	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	NA	NA	8.01	1.7	7.51	1.7	6.57	1.7	8.80	1.8	6.55	1.7	7.33	1.7
February	NA	NA	8.38	1.8	7.17	1.5	6.66	1.7	8.46	1.8	6.56	1.7	7.15	1.7
March	NA	NA	8.58	1.9	7.00	1.6	7.18	1.7	8.06	1.8	7.11	1.8	7.41	1.7
April	NA	NA	8.47	1.7	6.94	1.6	7.80	1.7	7.88	1.8	7.44	1.7	7.68	1.7
May	NA	NA	8.29	1.7	6.93	1.8	8.08	1.7	7.51	1.7	7.58	1.7	7.47	1.6
June	NA	NA	8.08	1.7	6.92	1.6	7.91	1.8	7.06	1.7	7.83	1.7	7.24	1.7
July	NA	NA	7.67	1.6	6.72	1.6	8.11	1.7	7.09	1.7	7.77	1.7	7.04	1.8
August	NA	NA	7.49	1.6	6.63	1.5	8.02	1.8	7.36	1.8	7.52	1.7	7.02	1.7
September	8.69	1.8	7.41	1.6	6.43	1.5	8.13	1.8	7.16	1.8	7.75	1.7	6.99	1.7
October	8.49	1.8	7.55	1.7	6.37	1.5	8.39	1.8	7.01	1.8	7.43	1.7	6.85	1.7
November	8.33	1.7	7.80	1.8	6.69	1.5	8.67	1.8	6.89	1.8	7.14	1.7	6.76	1.7
December	8.07	1.7	7.74	1.6	6.68	1.5	8.80	1.8	6.74	1.7	7.10	1.7	6.66	1.8
Annual Avgs:	NA	NA	7.96	1.7	6.83	1.6	7.86	1.8	7.48	1.8	7.32	1.7	7.13	1.7

	1998		1999		2000		2001		2002		2003		2004	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	6.58	1.4	6.43	1.0	7.80	1.0	6.64	0.9	6.48	0.7	5.30	0.6	5.02	0.7
February	6.64	1.2	6.44	1.0	7.93	1.0	6.64	0.9	6.38	0.7	5.22	0.6	4.94	0.7
March	6.74	1.2	6.68	0.9	7.83	0.9	6.51	1.0	6.52	0.7	5.07	0.6	4.74	0.7
April	6.78	1.0	6.53	0.9	7.80	1.0	6.60	1.0	6.48	0.7	5.12	0.6	5.16	0.6
May	6.78	1.0	6.75	1.0	8.18	1.0	6.68	1.0	6.28	0.7	4.86	0.7	5.64	0.7
June	6.67	1.0	7.18	1.0	7.99	0.9	6.70	1.0	6.11	0.6	4.63	0.6	5.66	0.6
July	6.62	1.1	7.26	1.0	7.87	0.9	6.68	0.9	5.93	0.5	4.97	0.5	5.46	0.6
August	6.61	1.1	7.53	1.0	7.76	1.0	6.50	0.9	5.70	0.6	5.59	0.7	5.26	0.6
September	6.40	1.0	7.44	1.0	7.60	1.0	6.34	0.9	5.51	0.6	5.46	0.6	5.14	0.7
October	6.36	0.9	7.47	1.0	7.47	1.0	6.10	0.9	5.50	0.6	5.27	0.6	5.12	0.6
November	6.51	0.9	7.36	1.0	7.42	0.9	6.15	0.8	5.46	0.6	5.27	0.7	5.14	0.6
December	6.39	0.9	7.52	1.0	7.06	0.9	6.54	0.8	5.45	0.6	5.20	0.6	5.18	0.6
Annual Avgs:	6.59	1.1	7.06	1.0	7.72	1.0	6.50	0.9	5.98	0.6	5.17	0.6	5.21	0.6



Primary Mortgage Market Survey[®]

CONVENTIONAL, CONFORMING 15-YEAR FIXED-RATE MORTGAGE SERIES SINCE 1991

	2005		2006		2007		2008	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	5.17	0.6	5.71	0.5	5.97	0.4		
February	5.15	0.7	5.86	0.6	6.02	0.4		
March	5.46	0.7	5.97	0.6	5.88	0.4		
April	5.41	0.6	6.16	0.5	5.88	0.5		
May	5.28	0.6	6.21	0.5	5.97	0.4		
June	5.17	0.6	6.31	0.5	6.34	0.4		
July	5.28	0.6	6.39	0.4	6.36	0.4		
August	5.40	0.6	6.20	0.4	6.23	0.4		
September	5.36	0.6	6.08	0.4	6.05	0.5		
October	5.63	0.6	6.05	0.5	6.04	0.6		
November	5.86	0.6	5.96	0.5	5.85	0.5		
December	5.82	0.6	5.88	0.5	5.75	0.5		
Annual Avgs:	5.42	0.6	6.07	0.5	6.03	0.4		

Prepared by: _____

Checked by: _____

Reviewed by: _____

Although Freddie Mac attempts to provide reliable, useful information in this document, Freddie Mac does not guarantee that the information is accurate, current or suitable for any particular purpose. Estimates contained in this document are those of Freddie Mac currently and are subject to change without notice.

Information from this document may be used with proper attribution. Alteration of this document is strictly prohibited. © 2007 by Freddie Mac.