

suziboyle.com

815 Park Blvd. Boise, Idaho 83712
 Local: 208-947-3355
 Toll Free: 1-866-289-6864
 SBoyle@YoungMortgage.com

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30 Year Mortgage Rate History

Monthly Average Commitment Rate And Points On 30-Year Fixed-Rate Mortgages Since 1971

Commitment Rate: 2003 - 1997														
	2003		2002		2001		2000		1999		1998		1997	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	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
February	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
March	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
April	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
May	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
June	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
July	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
August	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
September	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
October	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
November	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
December	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
Annual Avg.	5.83	0.6	6.54	0.6	6.97	0.9	8.05	1.0	7.44	1.0	6.94	1.1	7.6	1.7

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Commitment Rate: 1996 - 1990

	1996		1995		1994		1993		1992		1991		1990	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	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	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	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	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	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	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	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	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	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	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	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	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 Avg.	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

Commitment Rate: 1989 - 1983

	1989		1988		1987		1986		1985		1984		1983	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
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
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

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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
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
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
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
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
August	9.99	2.1	10.60	2.2	10.33	2.1	10.20	2.1	12.19	2.6	14.47	2.6	13.81	2.2
September	10.13	2.0	10.48	2.1	10.89	2.2	10.01	2.2	12.19	2.6	14.35	2.6	13.73	2.2
October	9.95	2.0	10.30	1.9	11.26	2.2	9.98	2.1	12.14	2.5	14.13	2.6	13.54	2.1
November	9.77	2.0	10.27	2.1	10.65	2.1	9.70	2.0	11.78	2.4	13.64	2.5	13.44	2.1
December	9.74	2.0	10.61	2.1	10.64	2.1	9.32	2.1	11.20	2.3	13.18	2.5	13.42	2.2
Annual Avg.	10.32	2.1	10.34	2.1	10.21	2.2	10.19	2.2	12.43	2.5	13.88	2.5	13.24	2.1

Commitment Rate: 1982 - 1976

	1982		1981		1980		1979		1978		1977		1976	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	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
February	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
March	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
April	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
May	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
June	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

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July	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
August	16.27	2.3	17.28	2.1	12.56	1.7	11.09	1.7	9.78	1.3	8.94	1.1	9.90	1.2
September	15.43	2.3	18.16	2.1	13.20	1.7	11.30	1.6	9.76	1.3	8.90	1.1	8.98	1.2
October	14.61	2.2	18.45	2.3	13.79	1.7	11.64	1.7	9.86	1.2	8.92	1.2	8.92	1.2
November	13.82	2.2	17.82	2.1	14.21	1.7	12.83	1.7	10.11	1.2	8.92	1.1	8.81	1.3
December	13.62	2.2	16.95	2.1	14.79	1.7	12.90	1.6	10.35	1.4	8.96	1.2	8.79	1.2
Annual Avg.	16.04	2.2	16.63	2.1	13.74	1.8	11.20	1.6	9.64	1.3	8.85	1.1	8.87	1.2

Commitment Rate: 1975 -1971										
	1975		1974		1973		1972		1971	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
January	9.43	1.2	8.54	1.0	7.44	0.9	7.44	1.0	N/A	N/A
February	9.10	1.2	8.46	1.0	7.44	1.0	7.32	0.9	N/A	N/A
March	8.89	1.1	8.41	1.0	7.46	0.9	7.29	0.9	N/A	N/A
April	8.82	1.0	8.58	1.0	7.54	0.9	7.29	0.9	7.31	N/A
May	8.91	1.1	8.97	1.1	7.65	0.9	7.37	0.9	7.43	N/A
June	8.89	1.0	9.09	1.2	7.73	0.9	7.37	0.9	7.53	N/A
July	8.89	1.1	9.28	1.3	8.05	1.0	7.40	0.9	7.60	N/A
August	8.94	1.1	9.59	1.3	8.50	1.0	7.40	0.9	7.70	N/A
September	9.12	1.1	9.96	1.4	8.82	1.1	7.42	1.0	7.69	N/A
October	9.22	1.1	9.98	1.5	8.77	1.1	7.42	1.0	7.63	N/A
November	9.15	1.1	9.79	1.4	8.58	1.0	7.43	1.0	7.55	N/A

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December	9.10	1.1	9.62	1.3	8.54	1.0	7.44	1.0	7.48	N/A
Annual Avg.	9.05	1.1	9.19	1.2	8.04	1.0	7.38	0.9	N/A	N/A