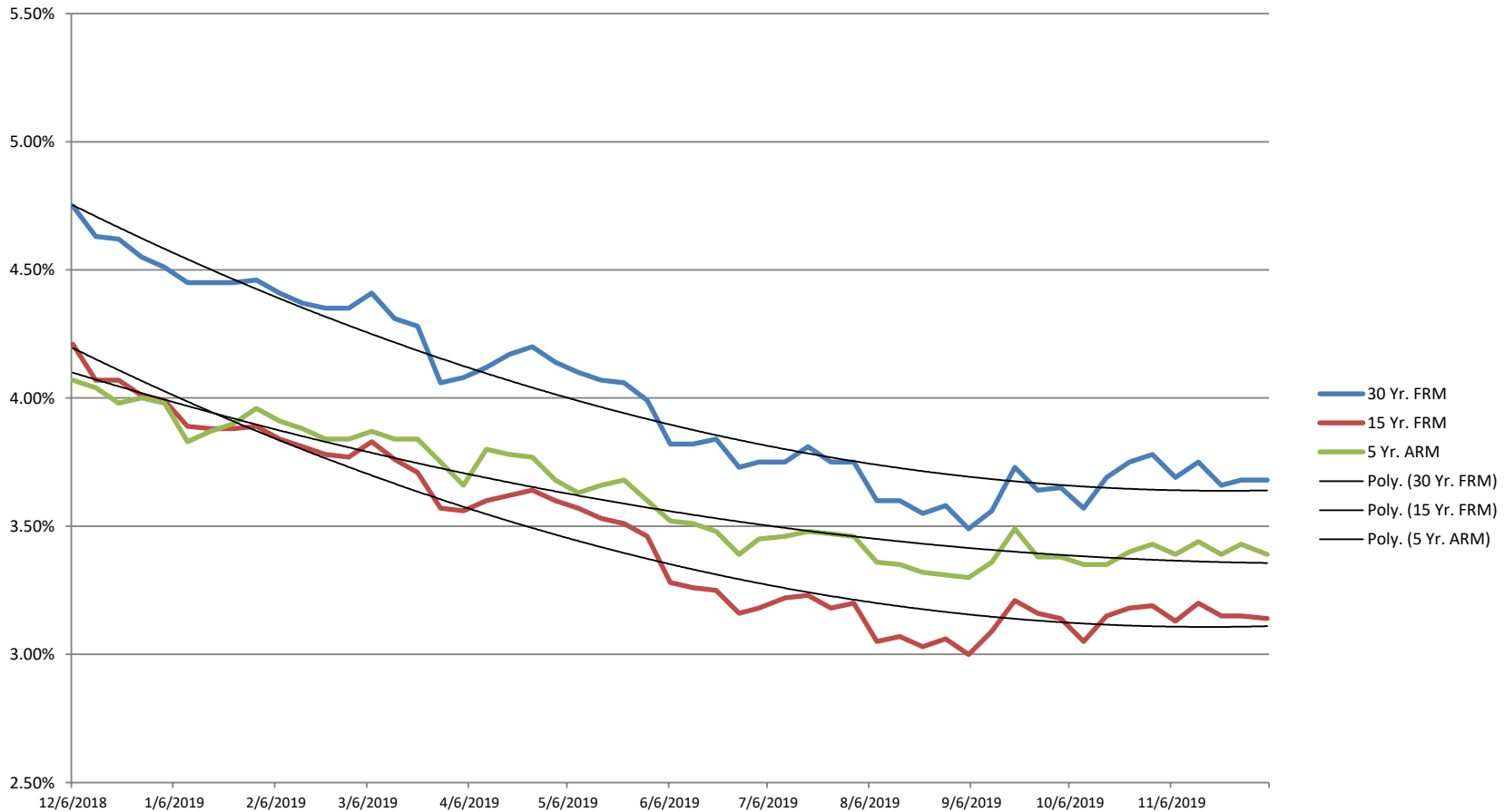


### Freddie Mac Rates Dec-18 to Dec-19 Mortgage Rate Survey Data



Rates have generally fallen in 2019 but stabilized late in the year. The year started with the FHLMC 30-year fixed rate at 4.51%. It hit a low of 3.49% and a high of 4.75% over the past 12 months and it was 3.78% as of December 5, 2019.

Source: [http://www.freddiemac.com/pmms/pmms\\_archives.html](http://www.freddiemac.com/pmms/pmms_archives.html) - Compiled by Joe Napoliello, MAI