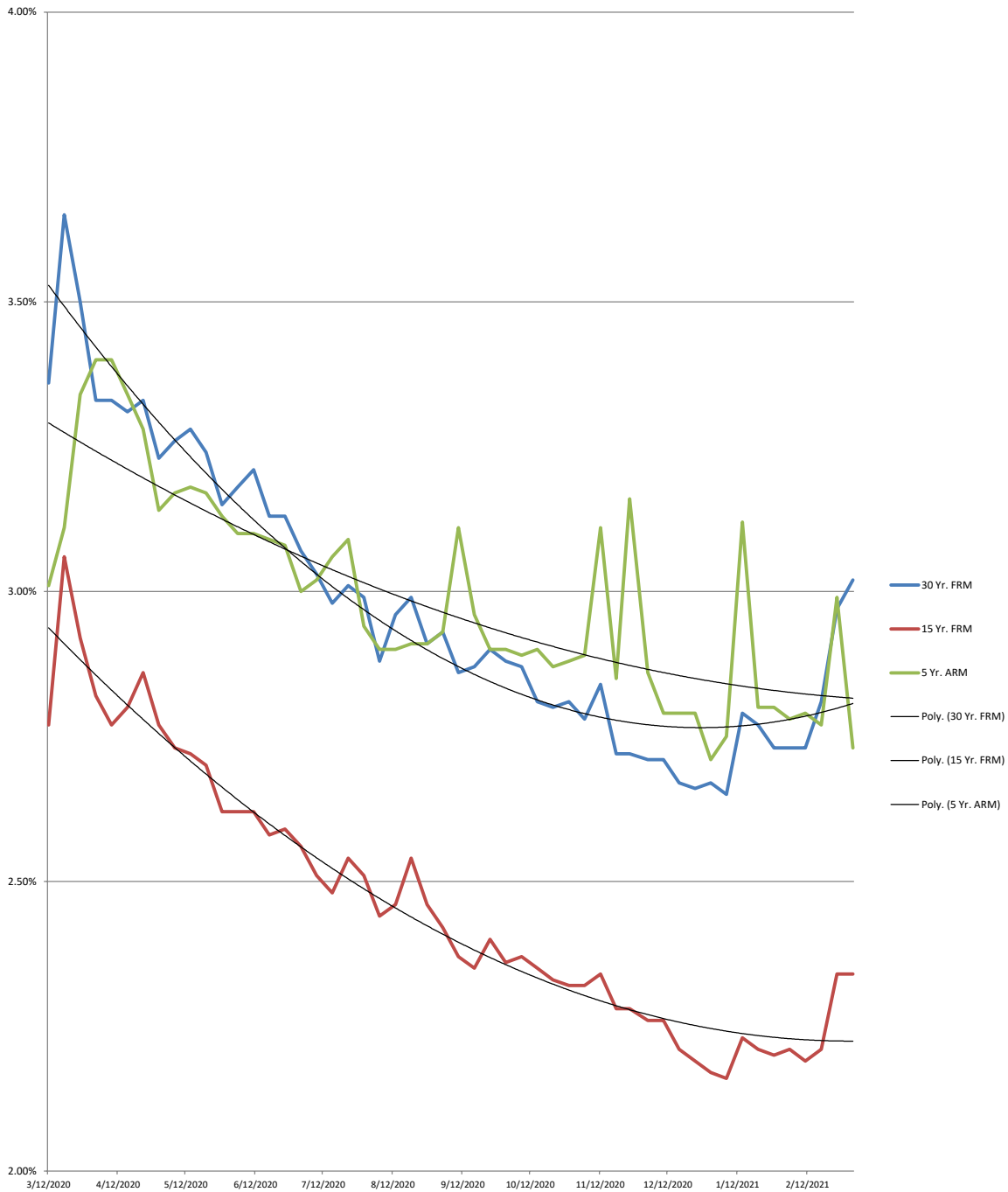


Freddie Mac Rates -- 52 Weeks Ending March 4, 2021  
Mortgage Rate Survey Data



Single-family mortgage rates fell in 2020 but stabilized late in the year. Longer rates had been less volatile, but the all rates have shown significant variability as shorter-term government yield rates have risen recently. Calendar year 2021 started with the FHLMC 30-year fixed rate at 2.65%. The rate hit a low of 2.65% and a high of 3.65% over the past 12 months with an average of 2.98%. It was 3.02% as of March 4, 2021. February 2020 marks the beginning of the Covid-19 Pandemic influence on market trends. Even with low mortgage rates home sales have been limited by a small inventory of property for sale and stringent credit requirements for borrowers.