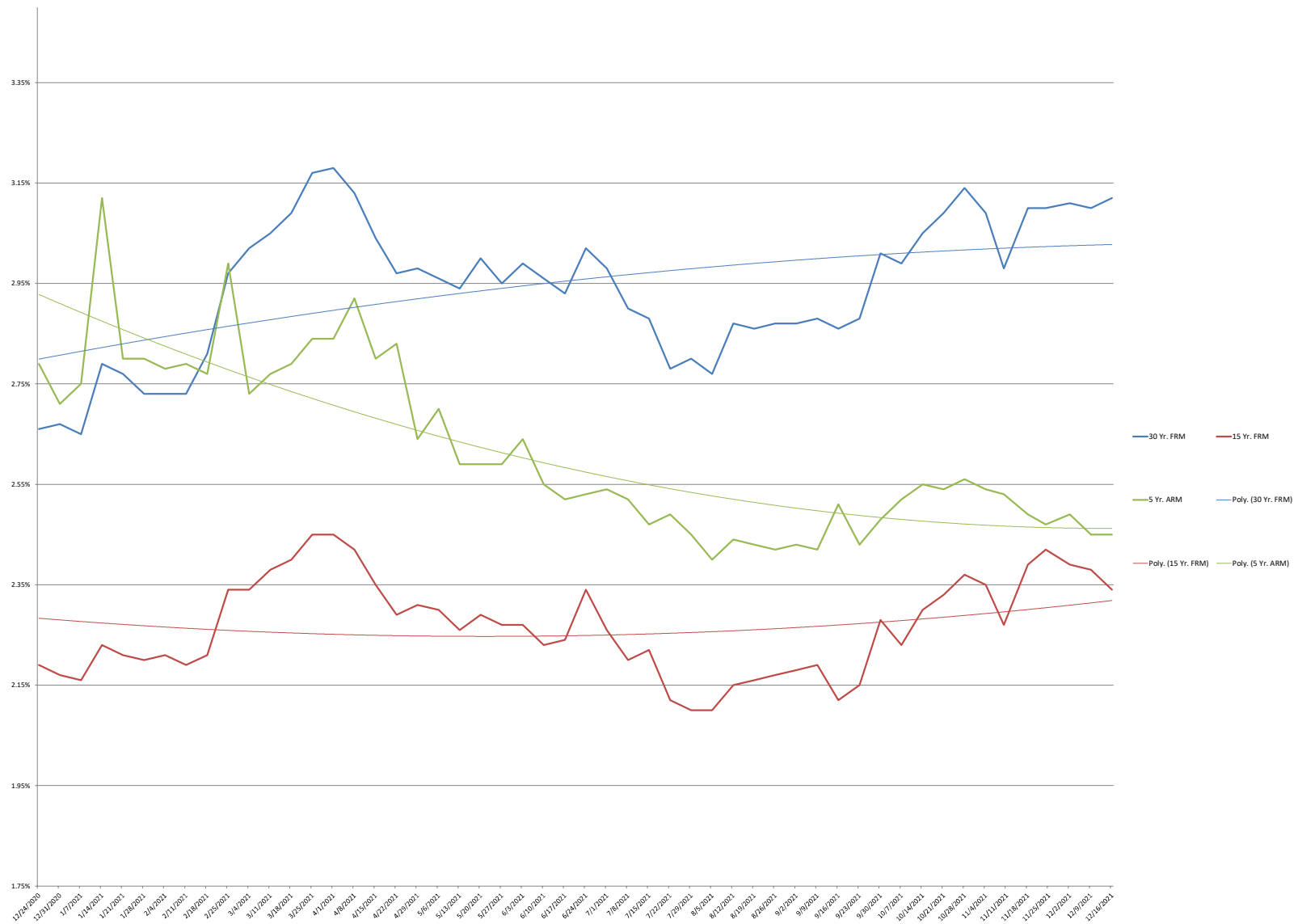


### Freddie Mac Rates -- 52 Weeks Ending December 16, 2021 Mortgage Rate Survey Data



Single-family mortgage rates fell in 2020 but stabilized late in the year. Longer rates had been less volatile, but the rates have shown significant variability as shorter-term government yield rates rose, fell, and then rose again 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 3.18% over the past 52 weeks with an average of 2.94%. It was 3.12% as of December 16, 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. Source: [http://www.freddie.mac.com/pmms/pmms\\_archives.html](http://www.freddie.mac.com/pmms/pmms_archives.html) - Compiled by Joe Napoliello, MAI