

**National Average Contract Mortgage Rate
for the Purchase of Previously Occupied Homes
by Combined Lenders**

| Announcement Date | Index Month | Year | Rate |
|--------------------|-------------|------|--------|
| April 3, 1980 | January | 1980 | 11.78% |
| April 7, 1980 | February | 1980 | 12.30% |
| May 7, 1980 | March | 1980 | 12.56% |
| May 21, 1980 | April | 1980 | 13.21% |
| June 11, 1980 | May | 1980 | 13.74% |
| July 11, 1980 | June | 1980 | 12.88% |
| August 11, 1980 | July | 1980 | 12.23% |
| September 11, 1980 | August | 1980 | 11.89% |
| October 10, 1980 | September | 1980 | 12.00% |
| November 10, 1980 | October | 1980 | 12.31% |
| December 11, 1980 | November | 1980 | 12.85% |
| January 13, 1981 | December | 1980 | 13.15% |
| February 11, 1981 | January | 1981 | 13.24% |
| March 12, 1981 | February | 1981 | 13.73% |
| April 10, 1981 | March | 1981 | 13.91% |
| May 12, 1981 | April | 1981 | 13.99% |
| June 10, 1981 | May | 1981 | 14.19% |
| July 13, 1981 | June | 1981 | 14.40% |
| August 12, 1981 | July | 1981 | 14.77% |
| September 14, 1981 | August | 1981 | 15.03% |
| October 13, 1981 | September | 1981 | 15.38% |
| November 12, 1981 | October | 1981 | 15.47% |
| December 14, 1981 | November | 1981 | 15.80% |
| January 12, 1982 | December | 1981 | 15.53% |
| February 12, 1982 | January | 1982 | 15.37% |
| March 12, 1982 | February | 1982 | 15.22% |
| April 12, 1982 | March | 1982 | 15.07% |
| May 12, 1982 | April | 1982 | 15.39% |
| June 11, 1982 | May | 1982 | 15.57% |
| July 13, 1982 | June | 1982 | 15.01% |
| August 12, 1982 | July | 1982 | 14.96% |
| September 13, 1982 | August | 1982 | 15.03% |
| October 13, 1982 | September | 1982 | 14.71% |
| November 12, 1982 | October | 1982 | 14.37% |
| December 14, 1982 | November | 1982 | 13.74% |
| January 12, 1983 | December | 1982 | 13.44% |
| February 11, 1983 | January | 1983 | 13.04% |
| March 14, 1983 | February | 1983 | 12.88% |
| April 12, 1983 | March | 1983 | 12.61% |
| May 13, 1983 | April | 1983 | 12.42% |
| June 14, 1983 | May | 1983 | 12.36% |
| July 13, 1983 | June | 1983 | 12.21% |
| August 11, 1983 | July | 1983 | 12.18% |
| September 13, 1983 | August | 1983 | 12.25% |
| October 17, 1983 | September | 1983 | 12.38% |
| November 15, 1983 | October | 1983 | 12.19% |
| December 12, 1983 | November | 1983 | 12.11% |
| January 13, 1984 | December | 1983 | 11.94% |
| February 10, 1984 | January | 1984 | 11.70% |
| March 13, 1984 | February | 1984 | 11.73% |
| April 11, 1984 | March | 1984 | 11.69% |
| May 11, 1984 | April | 1984 | 11.61% |
| June 11, 1984 | May | 1984 | 11.63% |
| July 12, 1984 | June | 1984 | 11.79% |
| August 10, 1984 | July | 1984 | 12.03% |
| September 12, 1984 | August | 1984 | 12.24% |
| October 11, 1984 | September | 1984 | 12.43% |
| November 15, 1984 | October | 1984 | 12.52% |
| December 11, 1984 | November | 1984 | 12.38% |
| January 14, 1985 | December | 1984 | 12.26% |
| February 11, 1985 | January | 1985 | 12.09% |
| March 13, 1985 | February | 1985 | 11.90% |
| April 10, 1985 | March | 1985 | 11.72% |
| May 10, 1985 | April | 1985 | 11.62% |

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| Announcement Date | Index Month | Year | Rate |
|--------------------|-------------|------|--------|
| June 11, 1985 | May | 1985 | 11.62% |
| July 12, 1985 | June | 1985 | 11.29% |
| August 12, 1985 | July | 1985 | 11.02% |
| September 13, 1985 | August | 1985 | 10.87% |
| October 11, 1985 | September | 1985 | 10.76% |
| November 13, 1985 | October | 1985 | 10.86% |
| December 12, 1985 | November | 1985 | 10.80% |
| January 13, 1986 | December | 1985 | 10.70% |
| February 10, 1986 | January | 1986 | 10.40% |
| March 12, 1986 | February | 1986 | 10.46% |
| April 10, 1986 | March | 1986 | 10.24% |
| May 12, 1986 | April | 1986 | 10.00% |
| June 11, 1986 | May | 1986 | 9.80% |
| July 11, 1986 | June | 1986 | 9.83% |
| August 11, 1986 | July | 1986 | 9.88% |
| September 11, 1986 | August | 1986 | 9.88% |
| October 14, 1986 | September | 1986 | 9.71% |
| November 12, 1986 | October | 1986 | 9.59% |
| December 12, 1986 | November | 1986 | 9.48% |
| January 13, 1987 | December | 1986 | 9.29% |
| February 12, 1987 | January | 1987 | 9.19% |
| March 13, 1987 | February | 1987 | 8.89% |
| April 15, 1987 | March | 1987 | 8.80% |
| May 15, 1987 | April | 1987 | 8.79% |
| June 15, 1987 | May | 1987 | 8.93% |
| July 15, 1987 | June | 1987 | 9.02% |
| August 14, 1987 | July | 1987 | 9.05% |
| September 11, 1987 | August | 1987 | 9.05% |
| October 15, 1987 | September | 1987 | 8.91% |
| November 13, 1987 | October | 1987 | 8.86% |
| December 15, 1987 | November | 1987 | 8.89% |
| January 15, 1988 | December | 1987 | 8.86% |
| February 16, 1988 | January | 1988 | 8.92% |
| March 15, 1988 | February | 1988 | 8.84% |
| April 15, 1988 | March | 1988 | 8.84% |
| May 16, 1988 | April | 1988 | 8.93% |
| June 15, 1988 | May | 1988 | 8.90% |
| July 15, 1988 | June | 1988 | 8.98% |
| August 15, 1988 | July | 1988 | 8.98% |
| September 15, 1988 | August | 1988 | 9.00% |
| October 14, 1988 | September | 1988 | 8.98% |
| November 16, 1988 | October | 1988 | 9.11% |
| December 13, 1988 | November | 1988 | 9.16% |
| January 17, 1988 | December | 1988 | 9.31% |
| February 15, 1989 | January | 1989 | 9.31% |
| March 15, 1989 | February | 1989 | 9.44% |
| April 14, 1989 | March | 1989 | 9.62% |
| May 15, 1989 | April | 1989 | 9.76% |
| June 13, 1989 | May | 1989 | 10.13% |
| July 14, 1989 | June | 1989 | 10.27% |
| August 15, 1989 | July | 1989 | 10.10% |
| September 15, 1989 | August | 1989 | 9.81% |
| October 16, 1989 | September | 1989 | 9.82% |
| November 16, 1989 | October | 1989 | 9.86% |
| December 18, 1989 | November | 1989 | 9.80% |
| January 16, 1990 | December | 1989 | 9.69% |
| February 15, 1990 | January | 1990 | 9.68% |
| March 15, 1990 | February | 1990 | 9.74% |
| April 16, 1990 | March | 1990 | 9.74% |
| May 16, 1990 | April | 1990 | 9.82% |
| June 16, 1990 | May | 1990 | 9.83% |
| July 18, 1990 | June | 1990 | 9.85% |
| August 15, 1990 | July | 1990 | 9.85% |
| September 14, 1990 | August | 1990 | 9.70% |

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| Announcement Date | Index Month | Year | Rate |
|--------------------|-------------|------|-------|
| October 16, 1990 | September | 1990 | 9.70% |
| November 15, 1990 | October | 1990 | 9.67% |
| December 17, 1990 | November | 1990 | 9.69% |
| January 18, 1991 | December | 1990 | 9.58% |
| February 21, 1991 | January | 1991 | 9.54% |
| March 15, 1991 | February | 1991 | 9.49% |
| April 17, 1991 | March | 1991 | 9.26% |
| May 17, 1991 | April | 1991 | 9.24% |
| June 21, 1991 | May | 1991 | 9.23% |
| July 17, 1991 | June | 1991 | 9.12% |
| August 21, 1991 | July | 1991 | 9.12% |
| September 23, 1991 | August | 1991 | 9.10% |
| October 18, 1991 | September | 1991 | 8.93% |
| November 21, 1991 | October | 1991 | 8.78% |
| December 24, 1991 | November | 1991 | 8.43% |
| January 24, 1992 | December | 1991 | 8.25% |
| February 25, 1992 | January | 1992 | 8.02% |
| March 26, 1992 | February | 1992 | 8.15% |
| April 27, 1992 | March | 1992 | 8.14% |
| May 26, 1992 | April | 1992 | 8.26% |
| June 26, 1992 | May | 1992 | 8.20% |
| July 27, 1992 | June | 1992 | 8.04% |
| August 24, 1992 | July | 1992 | 7.78% |
| September 25, 1992 | August | 1992 | 7.58% |
| October 27, 1992 | September | 1992 | 7.44% |
| November 30, 1992 | October | 1992 | 7.40% |
| December 24, 1992 | November | 1992 | 7.49% |
| January 27, 1993 | December | 1992 | 7.53% |
| February 26, 1993 | January | 1993 | 7.49% |
| March 26, 1993 | February | 1993 | 7.28% |
| April 27, 1993 | March | 1993 | 7.17% |
| May 25, 1993 | April | 1993 | 7.06% |
| June 25, 1993 | May | 1993 | 7.08% |
| July 27, 1993 | June | 1993 | 7.02% |
| August 27, 1993 | July | 1993 | 6.95% |
| September 27, 1993 | August | 1993 | 6.87% |
| October 28, 1993 | September | 1993 | 6.75% |
| November 30, 1993 | October | 1993 | 6.59% |
| December 28, 1993 | November | 1993 | 6.60% |
| January 26, 1994 | December | 1993 | 6.65% |
| February 25, 1994 | January | 1994 | 6.73% |
| March 25, 1994 | February | 1994 | 6.68% |
| April 26, 1994 | March | 1994 | 6.84% |
| May 25, 1994 | April | 1994 | 7.04% |
| June 27, 1994 | May | 1994 | 7.33% |
| July 26, 1994 | June | 1994 | 7.36% |
| August 25, 1994 | July | 1994 | 7.49% |
| September 27, 1994 | August | 1994 | 7.59% |
| October 25, 1994 | September | 1994 | 7.57% |
| November 29, 1994 | October | 1994 | 7.60% |
| December 27, 1994 | November | 1994 | 7.56% |
| January 26, 1995 | December | 1994 | 7.75% |
| February 27, 1995 | January | 1995 | 7.77% |
| March 27, 1995 | February | 1995 | 8.00% |
| April 26, 1995 | March | 1995 | 8.09% |
| May 26, 1995 | April | 1995 | 7.99% |
| June 27, 1995 | May | 1995 | 7.87% |
| July 26, 1995 | June | 1995 | 7.62% |
| August 25, 1995 | July | 1995 | 7.56% |
| September 27, 1995 | August | 1995 | 7.60% |
| October 26, 1995 | September | 1995 | 7.61% |

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|--------------------|-------------|------|-------|
| November 29, 1995 | October | 1995 | 7.53% |
| December 28, 1995 | November | 1995 | 7.48% |
| January 26, 1996 | December | 1995 | 7.22% |
| February 27, 1996 | January | 1996 | 7.18% |
| March 26, 1996 | February | 1996 | 7.13% |
| April 26, 1996 | March | 1996 | 7.29% |
| May 29, 1996 | April | 1996 | 7.55% |
| June 27, 1996 | May | 1996 | 7.72% |
| July 26, 1996 | June | 1996 | 7.77% |
| August 28, 1996 | July | 1996 | 7.87% |
| September 27, 1996 | August | 1996 | 7.76% |
| October 25, 1996 | September | 1996 | 7.78% |
| November 27, 1996 | October | 1996 | 7.68% |
| December 27, 1996 | November | 1996 | 7.55% |
| January 28, 1997 | December | 1996 | 7.45% |
| February 26, 1997 | January | 1997 | 7.55% |
| March 26, 1997 | February | 1997 | 7.53% |
| April 25, 1997 | March | 1997 | 7.61% |
| May 28, 1997 | April | 1997 | 7.73% |
| June 26, 1997 | May | 1997 | 7.75% |
| July 28, 1997 | June | 1997 | 7.67% |
| August 26, 1997 | July | 1997 | 7.52% |
| September 25, 1997 | August | 1997 | 7.47% |
| October 28, 1997 | September | 1997 | 7.46% |
| November 26, 1997 | October | 1997 | 7.37% |
| December 24, 1997 | November | 1997 | 7.34% |
| January 28, 1998 | December | 1997 | 7.26% |
| February 26, 1998 | January | 1998 | 7.12% |
| March 26, 1998 | February | 1998 | 7.06% |
| April 27, 1998 | March | 1998 | 7.07% |
| May 27, 1998 | April | 1998 | 7.09% |
| June 26, 1998 | May | 1998 | 7.08% |
| July 27, 1998 | June | 1998 | 7.06% |
| August 26, 1998 | July | 1998 | 7.01% |
| September 25, 1998 | August | 1998 | 6.98% |
| October 27, 1998 | September | 1998 | 6.88% |
| November 25, 1998 | October | 1998 | 6.74% |
| December 24, 1998 | November | 1998 | 6.77% |
| January 27, 1999 | December | 1998 | 6.76% |
| February 25, 1999 | January | 1999 | 6.77% |
| March 25, 1999 | February | 1999 | 6.82% |
| April 27, 1999 | March | 1999 | 6.91% |
| May 26, 1999 | April | 1999 | 6.94% |
| June 25, 1999 | May | 1999 | 6.96% |
| July 27, 1999 | June | 1999 | 7.14% |
| August 26, 1999 | July | 1999 | 7.35% |
| September 27, 1999 | August | 1999 | 7.48% |
| October 27, 1999 | September | 1999 | 7.57% |
| November 29, 1999 | October | 1999 | 7.56% |
| December 27, 1999 | November | 1999 | 7.56% |
| January 26, 2000 | December | 1999 | 7.55% |
| February 25, 2000 | January | 2000 | 7.79% |
| March 27, 2000 | February | 2000 | 7.95% |
| April 27, 2000 | March | 2000 | 8.01% |
| May 26, 2000 | April | 2000 | 8.00% |
| June 27, 2000 | May | 2000 | 8.08% |
| July 27, 2000 | June | 2000 | 8.17% |

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| Announcement Date | Index Month | Year | Rate |
|--------------------|-------------|------|-------|
| August 29, 2000 | July | 2000 | 8.09% |
| September 27, 2000 | August | 2000 | 8.00% |
| October 26, 2000 | September | 2000 | 7.89% |
| November 28, 2000 | October | 2000 | 7.81% |
| December 26, 2000 | November | 2000 | 7.73% |
| January 26, 2001 | December | 2000 | 7.59% |
| February 27, 2001 | January | 2001 | 7.25% |
| March 27, 2001 | February | 2001 | 7.10% |
| April 26, 2001 | March | 2001 | 7.02% |
| May 25, 2001 | April | 2001 | 7.01% |
| June 26, 2001 | May | 2001 | 7.08% |
| July 26, 2001 | June | 2001 | 7.10% |
| August 28, 2001 | July | 2001 | 7.10% |
| September 26, 2001 | August | 2001 | 6.99% |
| October 28, 2001 | September | 2001 | 6.86% |
| November 28, 2001 | October | 2001 | 6.66% |
| December 27, 2001 | November | 2001 | 6.56% |
| January 25, 2002 | December | 2001 | 6.69% |
| February 27, 2002 | January | 2002 | 6.81% |
| March 27, 2002 | February | 2002 | 6.77% |
| April 26, 2002 | March | 2002 | 6.77% |
| May 28, 2002 | April | 2002 | 6.88% |
| June 26, 2002 | May | 2002 | 6.74% |
| July 25, 2002 | June | 2002 | 6.62% |
| August 28, 2002 | July | 2002 | 6.48% |
| September 27, 2002 | August | 2002 | 6.32% |
| October 25, 2002 | September | 2002 | 6.23% |
| November 26, 2002 | October | 2002 | 6.09% |
| December 26, 2002 | November | 2002 | 6.03% |
| January 28, 2003 | December | 2002 | 6.04% |
| February 27, 2003 | January | 2003 | 5.91% |
| March 27, 2003 | February | 2003 | 5.88% |
| April 28, 2003 | March | 2003 | 5.76% |
| May 28, 2003 | April | 2003 | 5.68% |
| June 26, 2003 | May | 2003 | 5.58% |
| July 25, 2003 | June | 2003 | 5.36% |
| August 26, 2003 | July | 2003 | 5.34% |
| September 25, 2003 | August | 2003 | 5.61% |
| October 27, 2003 | September | 2003 | 5.89% |
| November 25, 2003 | October | 2003 | 5.78% |
| December 23, 2003 | November | 2003 | 5.79% |
| January 28, 2004 | December | 2003 | 5.74% |
| February 26, 2004 | January | 2004 | 5.63% |
| March 26, 2004 | February | 2004 | 5.69% |
| April 26, 2004 | March | 2004 | 5.43% |
| May 28, 2004 | April | 2004 | 5.37% |
| June 25, 2004 | May | 2004 | 5.73% |
| July 28, 2004 | June | 2004 | 5.96% |
| August 26, 2004 | July | 2004 | 5.88% |
| September 28, 2004 | August | 2004 | 5.77% |
| October 26, 2004 | September | 2004 | 5.63% |
| November 30, 2004 | October | 2004 | 5.64% |
| December 28, 2004 | November | 2004 | 5.65% |
| January 26, 2005 | December | 2004 | 5.71% |
| February 24, 2005 | January | 2005 | 5.72% |
| March 25, 2005 | February | 2005 | 5.68% |
| April 26, 2005 | March | 2005 | 5.76% |
| May 25, 2005 | April | 2005 | 5.86% |
| June 29, 2005 | May | 2005 | 5.80% |
| July 26, 2005 | June | 2005 | 5.65% |
| August 30, 2005 | July | 2005 | 5.68% |
| September 27, 2005 | August | 2005 | 5.83% |
| October 25, 2005 | September | 2005 | 5.85% |
| November 29, 2005 | October | 2005 | 5.98% |

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| Announcement Date | Index Month | Year | Rate |
|--------------------|-------------|------|-------|
| December 28, 2005 | November | 2005 | 6.22% |
| January 25, 2006 | December | 2005 | 6.29% |
| February 27, 2006 | January | 2006 | 6.30% |
| March 27, 2006 | February | 2006 | 6.31% |
| April 25, 2006 | March | 2006 | 6.43% |
| May 30, 2006 | April | 2006 | 6.50% |
| June 27, 2006 | May | 2006 | 6.61% |
| July 25, 2006 | June | 2006 | 6.65% |
| August 29, 2006 | July | 2006 | 6.77% |
| September 27, 2006 | August | 2006 | 6.75% |
| October 26, 2006 | September | 2006 | 6.59% |
| November 28, 2006 | October | 2006 | 6.54% |
| December 28, 2006 | November | 2006 | 6.45% |
| January 25, 2007 | December | 2006 | 6.40% |
| February 27, 2007 | January | 2007 | 6.37% |
| March 27, 2007 | February | 2007 | 6.40% |
| April 26, 2007 | March | 2007 | 6.33% |
| May 24, 2007 | April | 2007 | 6.28% |
| June 26, 2007 | May | 2007 | 6.37% |
| July 25, 2007 | June | 2007 | 6.58% |
| August 28, 2007 | July | 2007 | 6.74% |
| September 25, 2007 | August | 2007 | 6.73% |
| October 25, 2007 | September | 2007 | 6.59% |
| November 27, 2007 | October | 2007 | 6.50% |
| December 27, 2007 | November | 2007 | 6.35% |
| January 24, 2008 | December | 2007 | 6.23% |
| February 26, 2008 | January | 2008 | 5.97% |
| March 25, 2008 | February | 2008 | 5.87% |
| April 24, 2008 | March | 2008 | 6.03% |
| May 27, 2008 | April | 2008 | 5.97% |
| June 25, 2008 | May | 2008 | 6.04% |
| July 24, 2008 | June | 2008 | 6.23% |
| August 28, 2008 | July | 2008 | 6.41% |
| September 25, 2008 | August | 2008 | 6.46% |
| October 28, 2008 | September | 2008 | 6.17% |
| November 25, 2008 | October | 2008 | 6.16% |
| December 30, 2008 | November | 2008 | 6.18% |
| January 27, 2009 | December | 2008 | 5.51% |
| February 26, 2009 | January | 2009 | 5.12% |
| March 26, 2009 | February | 2009 | 5.04% |
| April 28, 2009 | March | 2009 | 5.06% |
| May 28, 2009 | April | 2009 | 4.88% |
| June 25, 2009 | May | 2009 | 4.88% |
| July 28, 2009 | June | 2009 | 5.09% |
| August 27, 2009 | July | 2009 | 5.26% |
| September 29, 2009 | August | 2009 | 5.25% |
| October 27, 2009 | September | 2009 | 5.16% |
| November 24, 2009 | October | 2009 | 5.02% |
| December 24, 2009 | November | 2009 | 5.01% |
| January 26, 2010 | December | 2009 | 4.92% |
| February 25, 2010 | January | 2010 | 5.01% |
| March 30, 2010 | February | 2010 | 5.05% |
| April 27, 2010 | March | 2010 | 4.99% |
| May 27, 2010 | April | 2010 | 5.02% |
| June 24, 2010 | May | 2010 | 4.99% |
| July 27, 2010 | June | 2010 | 4.91% |

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by Combined Lenders**

| Announcement Date | Index Month | Year | Rate |
|--------------------|-------------|------|-------|
| August 26, 2010 | July | 2010 | 4.78% |
| September 28, 2010 | August | 2010 | 4.65% |
| October 28, 2010 | September | 2010 | 4.55% |
| November 23, 2010 | October | 2010 | 4.49% |
| December 28, 2010 | November | 2010 | 4.42% |
| January 27, 2011 | December | 2010 | 4.58% |
| February 24, 2011 | January | 2011 | 4.71% |
| March 29, 2011 | February | 2011 | 4.79% |
| April 26, 2011 | March | 2011 | 4.84% |
| May 26, 2011 | April | 2011 | 4.80% |
| June 28, 2011 | May | 2011 | 4.74% |
| July 27, 2011 | June | 2011 | 4.62% |
| August 30, 2011 | July | 2011 | 4.57% |
| September 27, 2011 | August | 2011 | 4.56% |
| October 27, 2011 | September | 2011 | 4.38% |
| November 22, 2011 | October | 2011 | 4.19% |
| December 22, 2011 | November | 2011 | 4.22% |
| January 26, 2012 | December | 2011 | 4.15% |
| February 28, 2012 | January | 2012 | 4.25% |
| March 27, 2012 | February | 2012 | 4.08% |
| April 26, 2012 | March | 2012 | 3.90% |
| May 29, 2012 | April | 2012 | 3.93% |
| June 26, 2012 | May | 2012 | 3.78% |
| July 26, 2012 | June | 2012 | 3.67% |
| August 28, 2012 | July | 2012 | 3.66% |
| September 27, 2012 | August | 2012 | 3.56% |
| October 30, 2012 | September | 2012 | 3.56% |
| November 29, 2012 | October | 2012 | 3.44% |
| December 27, 2012 | November | 2012 | 3.36% |
| January 29, 2013 | December | 2012 | 3.29% |
| February 26, 2013 | January | 2013 | 3.35% |
| March 28, 2013 | February | 2013 | 3.43% |
| April 25, 2013 | March | 2013 | 3.54% |
| May 30, 2013 | April | 2013 | 3.56% |
| June 27, 2013 | May | 2013 | 3.40% |
| July 30, 2013 | June | 2013 | 3.55% |
| August 29, 2013 | July | 2013 | 4.01% |
| September 26, 2013 | August | 2013 | 4.26% |
| October 29, 2013 | September | 2013 | 4.38% |
| November 26, 2013 | October | 2013 | 4.32% |
| December 24, 2013 | November | 2013 | 4.21% |
| January 30, 2014 | December | 2013 | 4.25% |
| February 27, 2014 | January | 2014 | 4.37% |
| March 27, 2014 | February | 2014 | 4.30% |
| April 29, 2014 | March | 2014 | 4.22% |
| May 29, 2014 | April | 2014 | 4.24% |
| June 26, 2014 | May | 2014 | 4.18% |
| July 31, 2014 | June | 2014 | 4.08% |
| August 28, 2014 | July | 2014 | 4.09% |
| September 30, 2014 | August | 2014 | 4.08% |
| October 30, 2014 | September | 2014 | 4.06% |
| November 25, 2014 | October | 2014 | 4.11% |
| December 30, 2014 | November | 2014 | 4.00% |
| January 29, 2015 | December | 2014 | 3.98% |
| February 26, 2015 | January | 2015 | 3.88% |
| March 26, 2015 | February | 2015 | 3.77% |
| April 28, 2015 | March | 2015 | 3.80% |
| May 28, 2015 | April | 2015 | 3.78% |
| June 25, 2015 | May | 2015 | 3.75% |
| July 30, 2015 | June | 2015 | 3.85% |
| August 27, 2015 | July | 2015 | 4.02% |
| September 29, 2015 | August | 2015 | 3.99% |
| October 29, 2015 | September | 2015 | 3.93% |
| November 24, 2015 | October | 2015 | 3.89% |

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| Announcement Date | Index Month | Year | Rate |
|--------------------|-------------|------|-------|
| December 30, 2015 | November | 2015 | 3.85% |
| January 28, 2016 | December | 2015 | 3.97% |
| February 25, 2016 | January | 2016 | 3.98% |
| March 29, 2016 | February | 2016 | 3.88% |
| April 28, 2016 | March | 2016 | 3.73% |
| May 26, 2016 | April | 2016 | 3.75% |
| June 29, 2016 | May | 2016 | 3.70% |
| July 27, 2016 | June | 2016 | 3.69% |
| August 30, 2016 | July | 2016 | 3.62% |
| September 28, 2016 | August | 2016 | 3.58% |
| October 27, 2016 | September | 2016 | 3.61% |
| November 29, 2016 | October | 2016 | 3.62% |
| December 27, 2016 | November | 2016 | 3.66% |
| January 26, 2017 | December | 2016 | 4.00% |
| February 28, 2017 | January | 2017 | 4.22% |
| March 28, 2017 | February | 2017 | 4.27% |
| April 27, 2017 | March | 2017 | 4.12% |
| May 30, 2017 | April | 2017 | 3.97% |
| June 29, 2017 | May | 2017 | 3.87% |
| July 27, 2017 | June | 2017 | 4.00% |
| August 29, 2017 | July | 2017 | 3.99% |
| September 28, 2017 | August | 2017 | 4.05% |
| October 26, 2017 | September | 2017 | 4.00% |
| November 29, 2017 | October | 2017 | 3.98% |
| December 28, 2017 | November | 2017 | 4.05% |
| January 25, 2018 | December | 2017 | 4.08% |
| February 27, 2018 | January | 2018 | 4.12% |
| March 27, 2018 | February | 2018 | 4.28% |
| April 26, 2018 | March | 2018 | 4.49% |
| May 29, 2018 | April | 2018 | 4.51% |
| June 26, 2018 | May | 2018 | 4.57% |
| July 26, 2018 | June | 2018 | 4.59% |
| August 28, 2018 | July | 2018 | 4.60% |
| September 27, 2018 | August | 2018 | 4.63% |
| October 25, 2018 | September | 2018 | 4.62% |
| November 29, 2018 | October | 2018 | 4.75% |
| December 27, 2018 | November | 2018 | 4.86% |
| January 24, 2019 | December | 2018 | 4.83% |
| February 28, 2019 | January | 2019 | 4.60% |
| March 28, 2019 | February | 2019 | 4.46% |
| April 30, 2019 | March | 2019 | 4.36% |
| May 29, 2019 | April | 2019 | 4.15% |

The Federal Housing Finance Agency (FHFA) determined that due to dwindling participation, the Monthly Interest Rate Survey will be discontinued. The data from that survey is used to compile the FHFA's monthly adjustable-rate mortgage index. The release on May 29, 2019 will be the final monthly release of the National Average Contract Mortgage Rate for the Purchase of Previously Occupied Homes by Combined Lenders.

Historical Index Report values are included in this table. This index is among those that federally chartered savings institutions may use in changing rates on adjustable mortgage loans made in accordance with Office of Thrift Supervision Regulation §560.35. Information about other permissible indices can be obtained from other sources.

Every effort has been made to obtain the most complete and accurate information possible prior to the publication of Index Report values. However, the Bank assumes no liability for any error in these values, regardless of cause. The Bank assumes no responsibility for any errors contained in Index Report information due to inaccurate data supplied from members, faulty calculations, or other problems with the



Federal Home Loan Bank of Chicago

**National Average Contract Mortgage Rate
for the Purchase of Previously Occupied Homes
by Combined Lenders**

Announcement Date Index Month Year Rate
collection and analysis of the information necessary to generate this report. This information is provided
solely as a convenience for the members of the Bank.