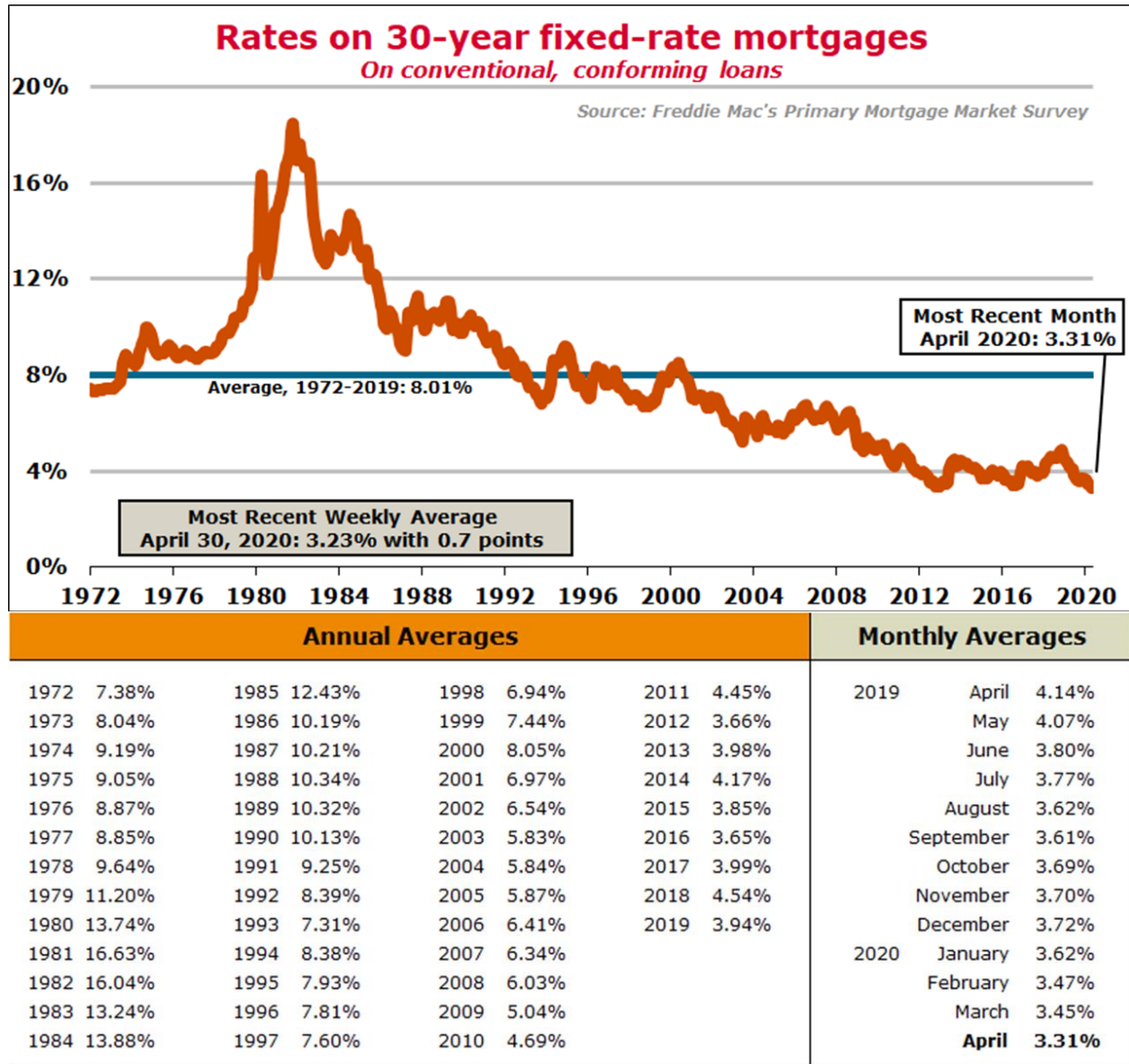


Keeping Current

Historical mortgage rates since 1972

I thought you would be interested in seeing recent mortgage rates in this historical perspective.



Source: Freddie Mac's Primary Mortgage Market Survey®. Rate shown is the rate on a 30-year fixed-rate mortgage on a prime conventional, conforming loan with an LTV of no more than 80%. Fees and points associated with these rates are not shown. The average fees and points charged with these rates from 2009 forward has been 0.62 points. One point represents one percent of the loan amount. These are historical industry figures and don't necessarily reflect rates offered by WFHM. PMMS data is provided "as is," with no warranties of any kind, express or implied, including, but not limited to, warranties of accuracy or implied warranties of merchantability or fitness for a particular purpose. Use of the data is at the user's sole risk.