



# Home Buyers Did You Know...?

The PRICE of WAITING if interest rates GO UP...  
While hoping Real Estate prices continue to go DOWN!

	If Prices <u>Were Down</u> 5%	If Rates <u>Go Up</u> 2%
	<b>NOW!</b>	<b>WAIT?</b>
List Price	\$400,000	\$380,000
Loan Amount	\$320,000	\$304,000
30 Year Fixed	4.875%	6.875%
Payment	<b>\$1,693</b>	<b>\$1,997</b>

	If Prices <u>Were Down</u> 5%	If Rates <u>Go Up</u> 2%
	<b>NOW!</b>	<b>WAIT?</b>
List Price	\$400,000	\$360,000
Loan Amount	\$320,000	\$288,000
30 Year Fixed	4.875%	6.875%
Payment	<b>\$1,693</b>	<b>\$1,891</b>

\* Rates may vary on a daily basis according to market movement, credit scores & qualifying structure

\* Information Gathered from Various Public Internet Sources

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# History of Interest Rates

## 2011 - 2007 Annual Average Interest Rates / Points - Month to Month

	2011		2010		2009		2008		2007	
	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
<b>January</b>	4.76	0.8	5.03	0.7	5.05	0.7	5.76	0.4	6.22	0.4
<b>February</b>	4.95	0.7	4.99	0.7	5.13	0.7	5.92	0.5	6.29	0.4
<b>March</b>	4.84	0.7	4.97	0.7	5	0.7	5.97	0.5	6.16	0.4
<b>April</b>	4.84	0.7	5.1	0.7	4.81	0.7	5.92	0.4	6.18	0.5
<b>May</b>			4.89	0.7	4.86	0.7	6.04	0.5	6.26	0.4
<b>June</b>			4.74	0.7	5.42	0.7	6.32	0.7	6.66	0.4
<b>July</b>			4.56	0.7	5.22	0.7	6.43	0.6	6.7	0.4
<b>August</b>			4.43	0.7	5.19	0.7	6.48	0.7	6.57	0.4
<b>September</b>			4.35	0.7	5.06	0.7	6.04	0.7	6.38	0.5
<b>October</b>			4.23	0.8	4.95	0.7	6.2	0.6	6.38	0.5
<b>November</b>			4.3	0.8	4.88	0.7	6.09	0.7	6.21	0.4
<b>December</b>			4.71	0.7	4.93	0.7	5.29	0.7	6.1	0.5
<b>Annual Average</b>			4.69	0.7	5.04	0.7	6.03	0.6	6.34	0.4

## 2006 - 2001 Annual Average Interest Rates / Points

2006		2005		2004		2003		2002		2001	
Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts	Rate	Pts
6.41	0.5	5.87	0.6	5.84	0.7	5.83	6	6.54	0.6	6.97	0.9

## 2008 - 2001 Annual Average Interest Rates

2008	2007	2006	2005	2004	2003	2002	2001
Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate
6.03	6.34	6.41	5.87	5.84	5.83	6.54	6.97

## 2000 - 1991 Annual Average Interest Rates

2000	1999	1998	1997	1996	1995	1994	1993	1992	1991
Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate
8.05	7.44	6.94	9.6	7.81	7.93	8.38	7.31	8.39	9.25

## 1990 - 1981 Annual Average Interest Rates

1990	1989	1988	1987	1986	1985	1984	1983	1982	1981
Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate
10.31	10.32	10.34	10.21	10.19	12.43	13.88	13.24	16.04	16.63

## 1980 - 1971 Annual Average Interest Rates

1980	1979	1978	1977	1976	1975	1974	1973	1972	1971
Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate
13.74	11.2	9.64	8.85	8.87	9.05	9.19	8.04	7.38	7.55

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# History of Interest Rates

## 2000 - 1971 Monthly Average Interest Rates

YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2000	8.21	8.33	8.24	8.15	8.52	8.29	8.15	8.03	7.91	7.80	7.75	7.38
1999	6.79	6.81	7.08	6.92	7.15	7.55	7.63	7.94	7.82	7.85	7.74	7.91
1998	6.99	7.04	7.13	7.14	7.14	7.00	6.95	6.92	6.72	6.71	6.87	6.74
1997	7.82	7.65	7.90	8.14	7.94	7.69	7.50	7.48	7.43	7.29	7.21	7.10
1996	7.03	7.08	7.62	7.93	8.07	8.32	8.25	8.00	8.23	7.92	7.62	7.60
1995	9.15	8.83	8.46	8.32	7.96	7.57	7.61	7.86	7.64	7.48	7.38	7.20
1994	7.07	7.15	7.68	8.32	8.60	8.40	8.61	8.51	8.64	8.93	9.17	9.20
1993	7.99	7.68	7.50	7.46	7.47	7.42	7.21	7.11	6.91	6.83	7.16	7.17
1992	8.43	8.76	8.94	8.85	8.67	8.51	8.13	7.98	7.92	8.09	8.31	8.21
1991	9.64	9.37	9.50	9.50	9.47	9.62	9.58	9.24	9.01	8.86	8.71	8.50
1990	9.90	10.20	10.27	10.37	10.48	10.16	10.04	10.10	10.18	10.17	10.01	9.67
1989	10.73	10.65	11.03	11.05	10.77	10.20	9.88	9.99	10.13	9.95	9.77	9.74
1988	10.38	9.89	9.93	10.20	10.46	10.46	10.43	10.60	10.48	10.30	10.27	10.61
1987	9.20	9.08	9.04	9.83	10.60	10.54	10.28	10.33	10.89	11.26	10.65	10.64
1986	10.89	10.71	10.08	9.94	10.15	10.69	10.51	10.20	10.01	9.98	9.70	9.32
1985	13.08	12.92	13.17	13.20	12.91	12.22	12.03	12.19	12.19	12.14	11.78	11.26
1984	13.37	13.23	13.39	13.65	13.94	14.42	14.67	14.47	14.34	14.13	13.64	13.18
1983	13.25	13.04	12.80	12.78	12.63	12.87	13.43	13.81	13.73	13.54	13.44	13.42
1982	17.48	17.60	17.16	16.89	16.68	16.70	16.82	16.27	15.43	14.61	13.82	13.62
1981	14.90	15.13	15.40	15.58	16.40	16.70	16.83	17.28	18.16	18.45	17.82	16.95
1980	12.88	13.04	15.28	16.32	14.26	12.71	12.19	12.56	13.20	13.79	14.21	14.79
1979	10.39	10.41	10.43	10.50	10.69	11.04	11.09	11.09	11.30	11.64	12.83	12.90
1978	9.01	9.14	9.20	9.35	9.57	9.71	9.74	9.78	9.76	9.86	10.11	10.35
1977	8.72	8.67	8.69	8.75	8.83	8.86	8.94	8.94	8.90	8.92	8.92	8.96
1976	9.02	8.81	8.76	8.73	8.76	8.85	8.93	9.00	8.98	8.92	8.81	8.79
1975	9.43	9.10	8.89	8.82	8.91	8.89	8.89	8.94	9.12	9.22	9.15	9.10
1974	8.54	8.46	8.41	8.58	8.97	9.09	9.28	9.59	9.96	9.98	9.79	9.62
1973	7.44	7.44	7.46	7.54	7.65	7.73	8.05	8.50	8.82	8.77	8.58	8.54
1972	7.44	7.32	7.29	7.29	7.37	7.37	7.40	7.40	7.42	7.42	7.43	7.44
1971				7.31	7.43	7.53	7.60	7.70	7.69	7.63	7.55	7.48
<b>Annual Average Rate by Month</b>	9.91	9.85	9.89	9.97	10.02	10.09	9.97	9.93	9.96	9.95	9.87	9.78

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