



MORTGAGE RATES

MONTHLY CHART

MONTH	INTEREST RATE (%)	NOTES
JANUARY	5.10	STABLE START TO THE YEAR
FEBRUARY	5.15	SLIGHT INCREASE
MARCH	5.20	RATES CONTINUE TO RISE
APRIL	5.25	INCREASED DEMAND FOR MORTGAGES
MAY	5.30	MARKET RESPONSE TO ECONOMIC CONDITIONS
JUNE	5.35	PEAK RATE OBSERVED
JULY	5.25	SLIGHT DECREASE AS MARKET ADJUSTS
AUGUST	5.20	STABILIZING TREND
SEPTEMBER	5.15	SEASONAL DECREASE
OCTOBER	5.10	STABLE AS YEAR PROGRESSES
NOVEMBER	5.05	END-OF-YEAR ADJUSTMENT
DECEMBER	5.00	YEAR-END DECREASE

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JA Banks



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