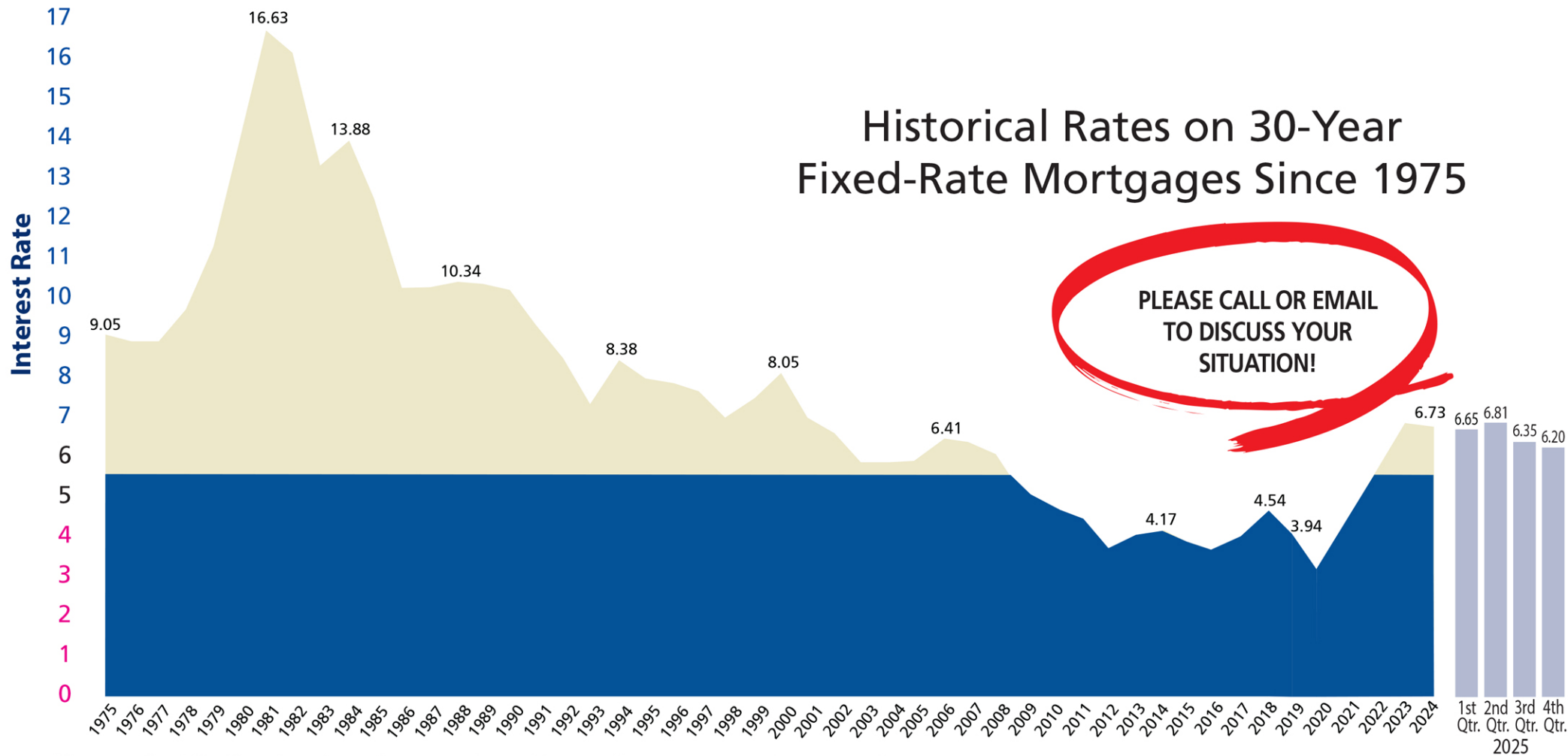


Historical Rates on 30-Year Fixed-Rate Mortgages Since 1975



*Source: Freddie Mac (Based on information obtained from Freddie Mac on December 30, 2025.)

■ Rates do not include points or fees.



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