



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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 - The Rise of Digital Reading Mortgage Rates Ideas Download
 - Advantages of eBooks Over Traditional Books
2. Identifying Mortgage Rates Ideas Download
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
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 - Popular eBook Platforms
 - Features to Look for in an Mortgage Rates Ideas Download
 - User-Friendly Interface
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 - Exploring Educational eBooks
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