

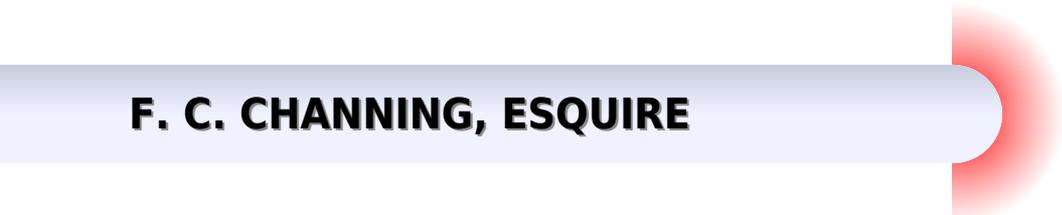
Historic Mortgage Rates by Decade

Decade	Average Rate	Payment
1970s	8.86%	\$1,589
1980s	12.7%	\$2,166
1990s	8.12%	\$1,484
2000s	6.29%	\$1,237
Nov. 2014	4.01%	\$956

The average 30-year fixed mortgage rates and the approximate payment for a \$200,000 mortgage. Payments are principal & interest only, based on a \$200,000 fully amortizing mortgage. All terms are assumed to be 30 years. November rate taken from Freddie Mac.

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