



You

what were average mortgage rates around this time last year?



ChatGPT

Around June 2023, average mortgage rates in the United States were hovering around 3.5% to 4% for a 30-year fixed-rate mortgage. Rates can vary slightly depending on the lender, credit score, and other factors, but this range gives a good approximation for that time period.



You

What's the average rate now?



ChatGPT

As of June 2024, average mortgage rates in the United States have been fluctuating, but generally, rates for a 30-year fixed-rate mortgage have been around 4% to 4.5%. Rates can vary based on economic conditions, lender policies, and individual borrower factors such as credit score and loan amount. It's always a good idea to check with specific lenders for the most current rates.



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