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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.

What's the average rate now?

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8

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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