Mortgage Rate Projections



| Quarter | Fannie Mae | Freddie Mac | MBA | NAR | Average of all four |
|---------|---------------|----------------|------|------|---------------------|
| 2015 1Q | 4.0% | 4.1% | 4.4% | 4.2% | 4.25% |
| 2015 2Q | 4.1% | 4.3% | 4.6% | 4.5% | 4.38% |
| 2015 3Q | 4.2% | 4.5% | 5.0% | 4.9% | 4.65% |
| 2015 4Q | 4.3% | 4.7% | 5.1% | 5.4% | 4.88% |

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