

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%

Mortgage Rates Compare

**Paolo Bruni, Marcelo Antonelli, Hyun
Baek, Rick Butler, Ernie Mancill, IBM
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Mortgage Rates Compare:

Mortgage Quotes Decoded: How to Compare, Negotiate, and Save Thousands on Your Home Loan Emma

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