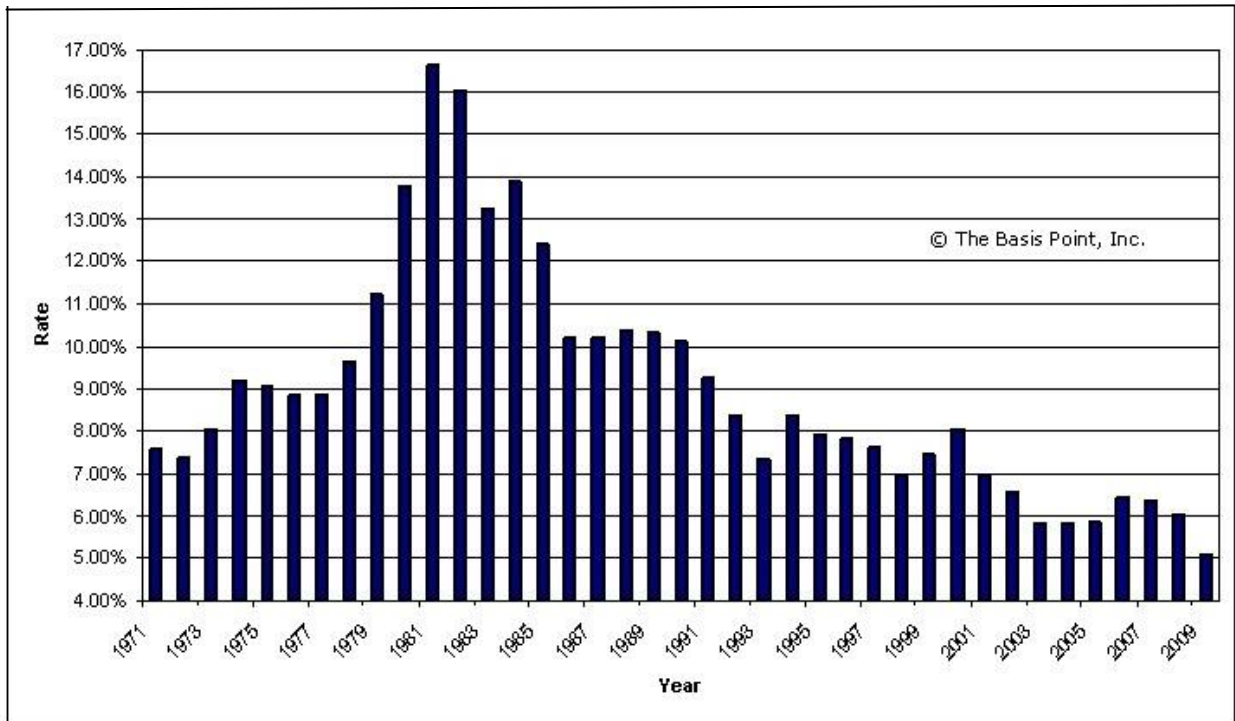


# How Important Are Interest Rates & Where Are They Going?

## Conventional Conforming 30-Year Mortgage Rates Yearly Averages: 1971 to 11/15/2009



Actual rate high was achieved in October 1981: 18.45%.

Chart courtesy of Julian Hebron, RPM Mortgage, San Francisco, CA. 415.701.2638 or 415.250.1050.

**“If prices come down another 10% but interest rates increase by 1 percentage point, that would mean the same monthly payment today versus waiting.”**

*New York Times, 7/27/09*

**“As the Fed begins to wind down its purchases in the next few months, rates will become less enticing. Analysts expect them to rise to at least 6 percent from the current 5 percent.”**

*New York Times, 10/24/09*

