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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