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## Mortgage Interest Rates (1990 to 1Q 2008)

### *30-year fixed effective mortgage interest rates*

Metro Washington-Baltimore-Northern Virginia DC-MD-VA-WV

YEAR	EFFECTIVE INTEREST RATE
1990	10.39%
1991	9.66%
1992	8.50%
1993	7.48%
1994	8.17%
1995	8.18%
1996	7.98%
1997	7.89%
1998	7.19%
1999	7.44%
2000	8.25%
2001	7.11%
2002	6.69%
2003	6.09%
2004	6.02%
2005	5.91%
2006	6.68%
2007	6.56%
1Q-2008	6.56%

**Source:** Federal Housing Finance Board  
Last updated: August 21, 2008

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