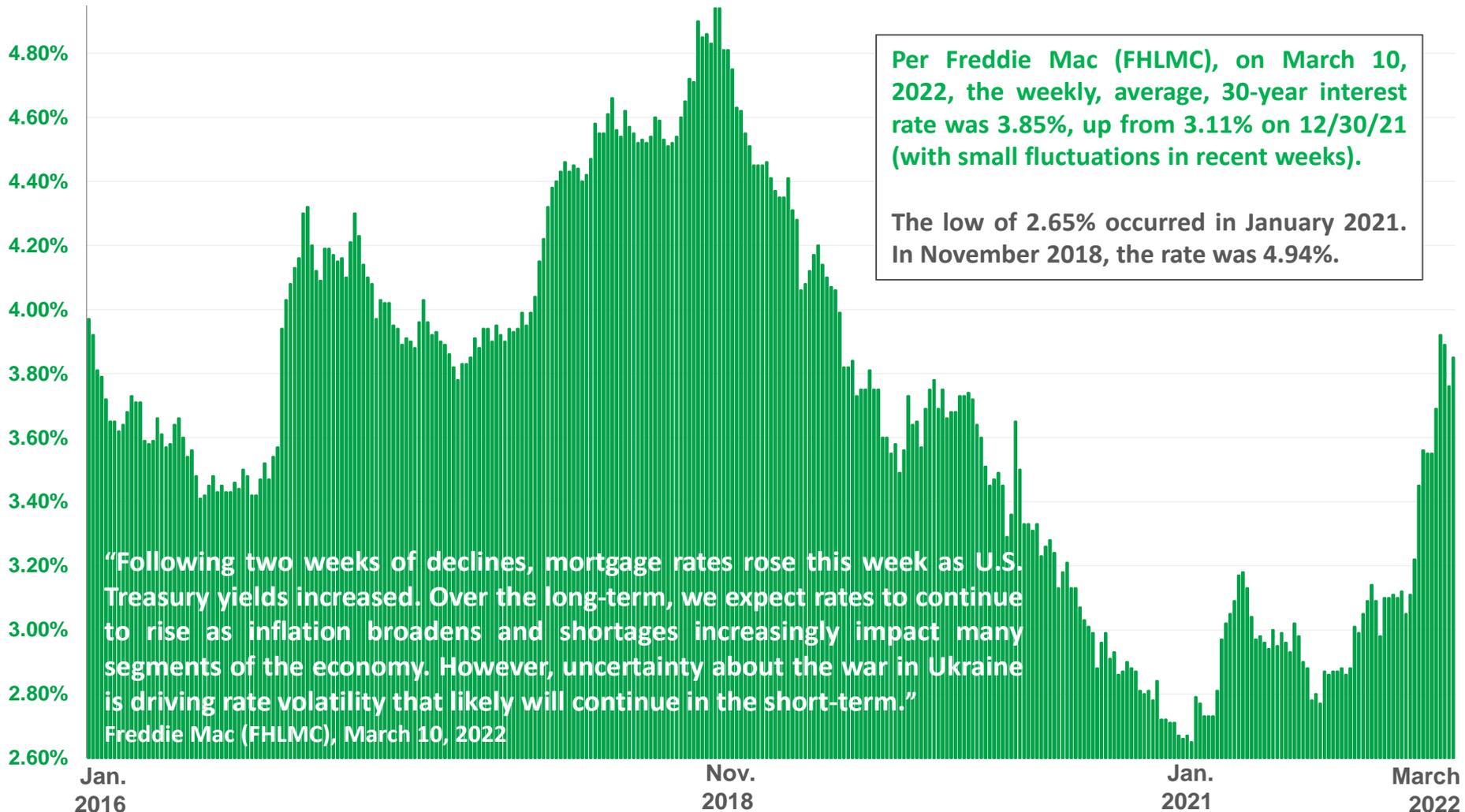


Mortgage Interest Rate Trends, 2016 – Present

30-Year Conforming Fixed-Rate Loans, Weekly Average Readings

Rates published by the FHLMC,



Interest rates may fluctuate suddenly and dramatically, and it is very difficult to predict rate changes. Data from sources deemed reliable but not guaranteed. Anyone interested in residential home loans should consult with a qualified mortgage professional and their accountant.

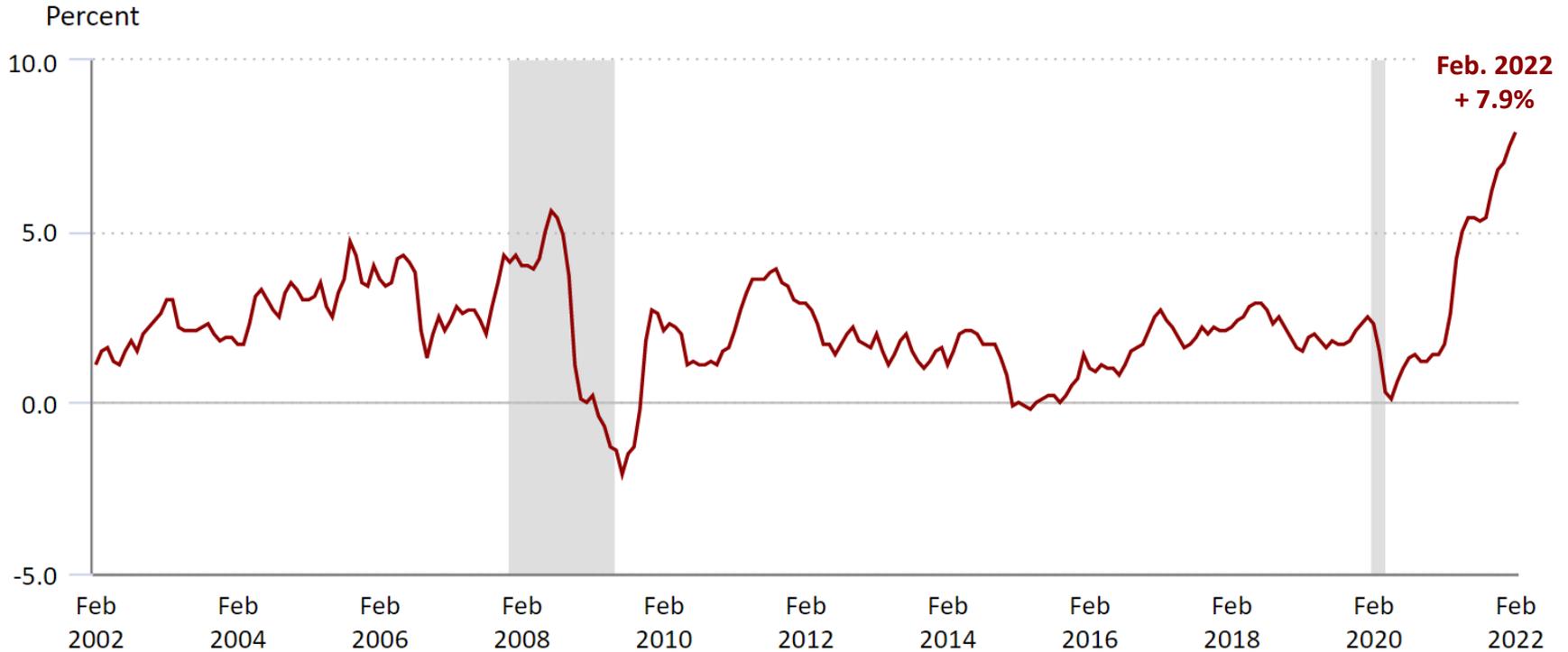
COMPASS

Consumer Price Index

12-Month Percentage Change, Past 20 Years

12-month percentage change, Consumer Price Index, selected categories, not seasonally adjusted

- All items
- Food at home
- Energy
- Electricity
- All items less food and energy
- Apparel
- Medical care commodities
- Shelter
- Education and communication
- Food
- Food away from home
- Gasoline (all types)
- Natural gas (pipelined)
- Commodities less food and energy com...
- New vehicles
- Services less energy services
- Medical care services



In February 2022, the Consumer Price Index, a measurement of year-over-year inflation, hit 7.9%, its highest point in 40 years. Historically, one of the standard remedies for soaring inflation is to raise interest rates, and the Federal Reserve Bank has indicated plans to start doing so in March 2022.

Chart from U.S. Bureau of Labor Statistics, published March 2022:

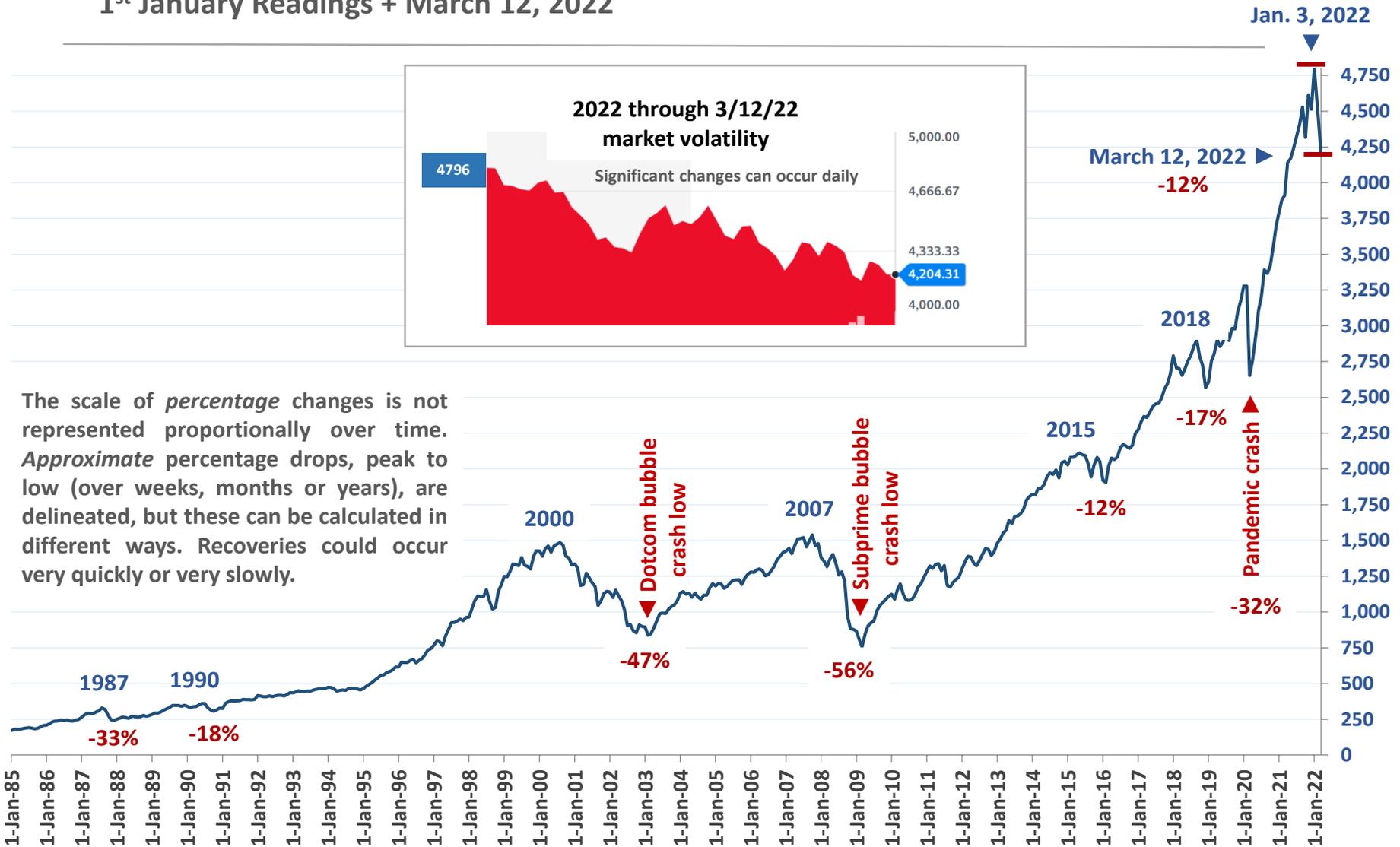
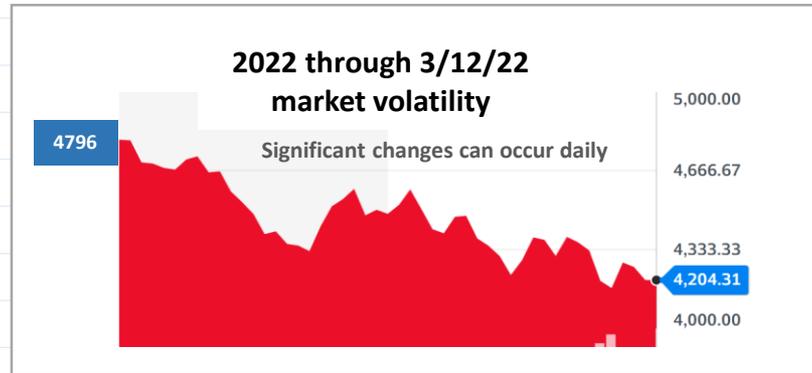
<https://www.bls.gov/charts/consumer-price-index/consumer-price-index-by-category-line-chart.htm>

Data from sources deemed reliable, but may contain errors and subject to revision.

COMPASS

S&P 500 Stock Index, 1985 – 2022

1st January Readings + March 12, 2022



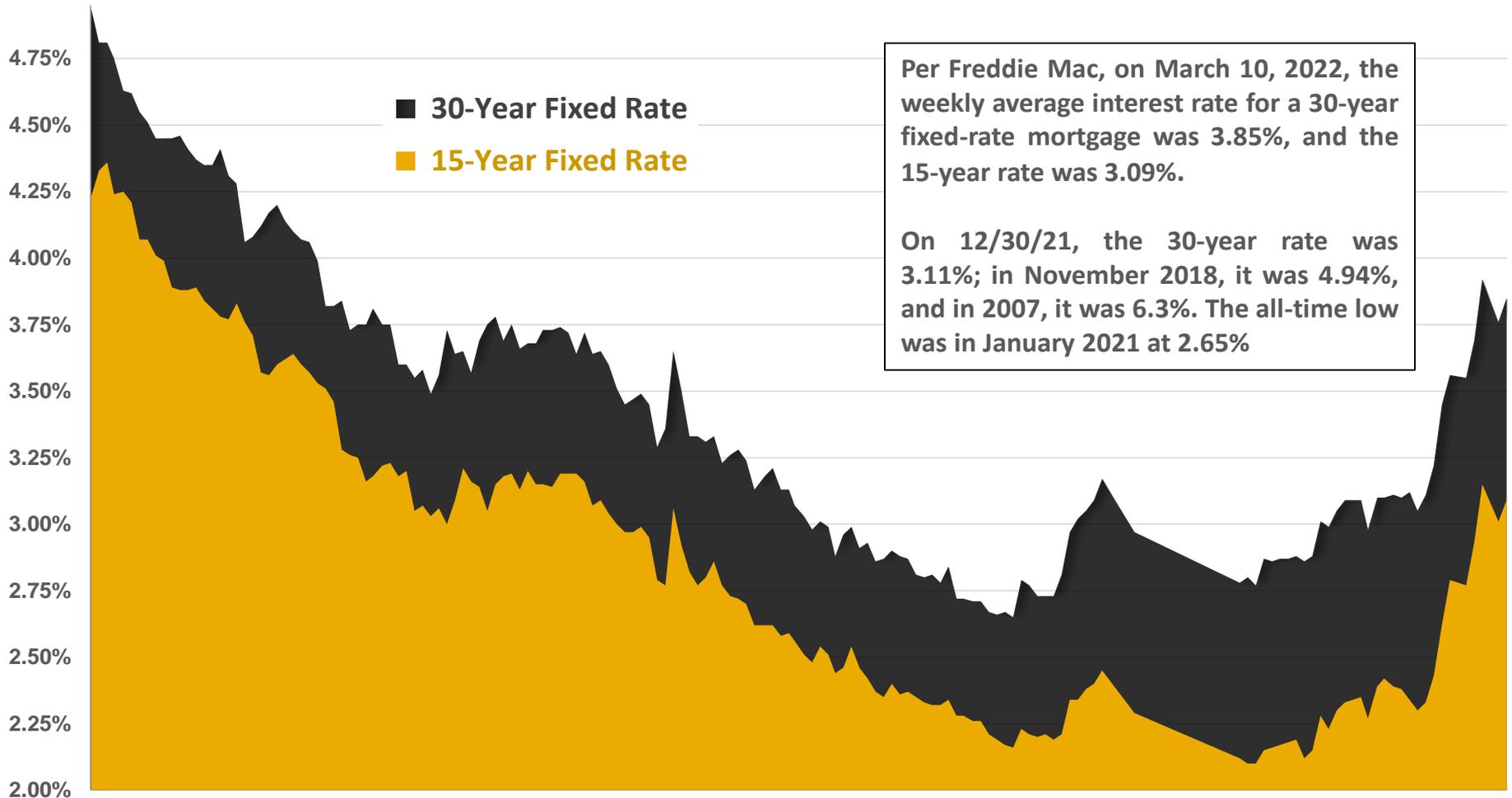
The scale of *percentage* changes is not represented proportionally over time. *Approximate* percentage drops, peak to low (over weeks, months or years), are delineated, but these can be calculated in different ways. Recoveries could occur very quickly or very slowly.

Data from multpl.com and Yahoo! Finance. An approximate, good-faith illustration. Data from sources deemed reliable, but may contain errors and subject to revision. Financial markets can be prone to significant volatility even on a very short-term basis. Not to be relied upon for decision-making: For general informational purposes only.

Mortgage Interest Rate Trends, November 2018 – Present

30-Year & 15-Year Conforming Fixed Rate Loans, Weekly Average Readings

Rates published
by the FHLMC



Nov.
2018

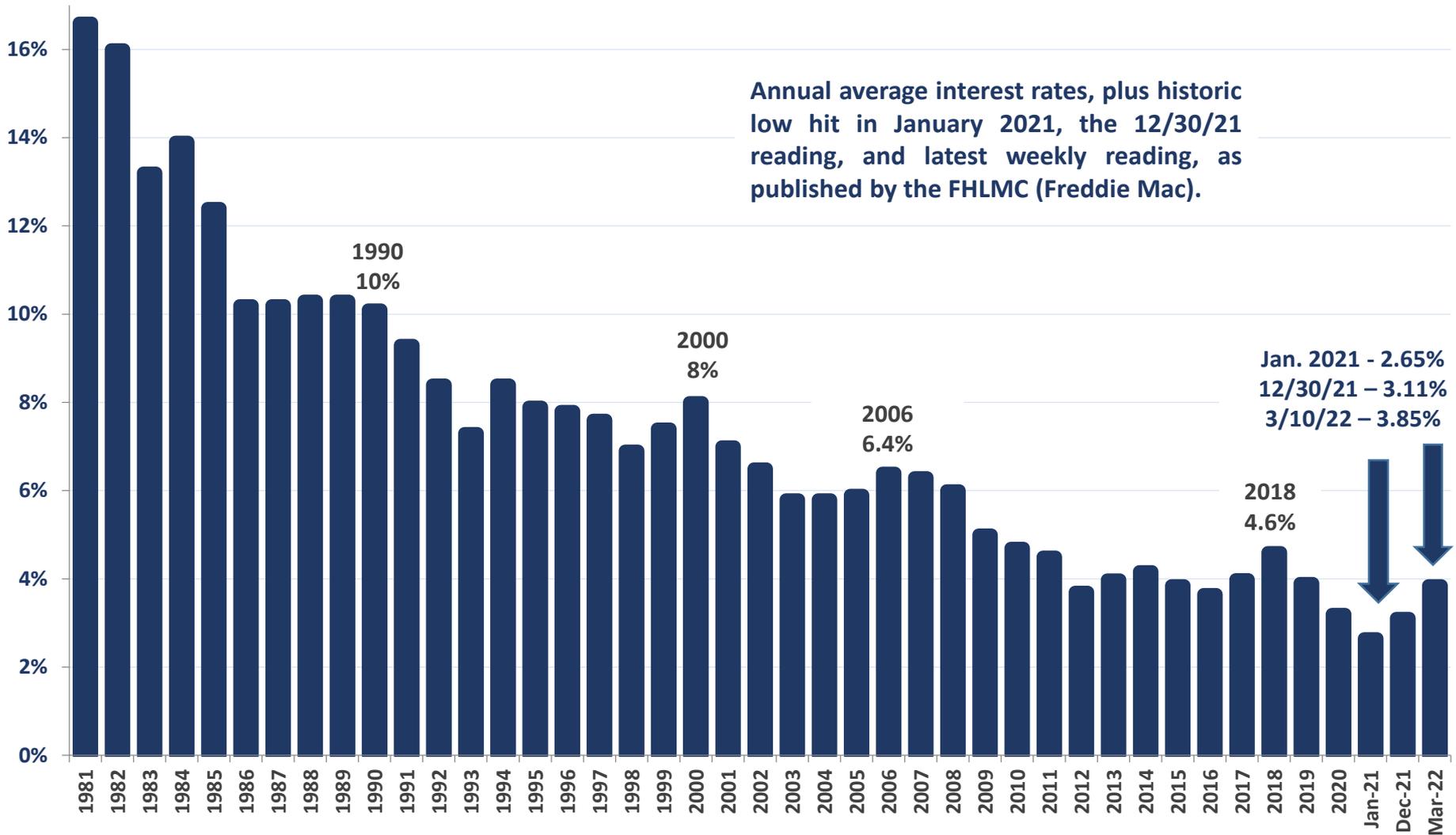
Interest rates may fluctuate suddenly and dramatically, and it is very difficult to predict rate changes. Data from sources deemed reliable but not guaranteed. Anyone interested in residential home loans should consult with a qualified mortgage professional and their accountant.

March
2022

COMPASS

Average Annual Interest Rates since 1981

30-Year Conforming Fixed-Rate Loans, by Year, plus Latest Weekly Reading



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