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SHS's National Monthly Mortgage Statistics: 2005

As the nation's largest publisher of mortgage information, SHS Associates contacts about 2,000 lenders weekly. The statistics shown here include both conforming and **jumbo** mortgages to give a true picture of the overall mortgage market. Read more **about our statistics**.

Jumbo-only and conforming-only stats, as well as average rates-and-points for over 100 metro markets, are available.

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National Monthly Averages, 2005

Date	15-Year FRM	30-Year FRM	1-Year ARM
Jan-05	5.27%	5.80%	4.35%
Feb-05	5.26%	5.72%	4.36%
Mar-05	5.54%	6.01%	4.51%
Apr-05	5.58%	6.02%	4.60%
May-05	5.43%	5.87%	4.53%
Jun-05	5.35%	5.77%	4.57%
Jul-05	5.41%	5.84%	4.73%
Aug-05	5.58%	6.00%	4.89%
Sep-05	5.52%	5.94%	4.89%
Oct-05	5.77%	6.21%	5.11%
Nov-05	5.99%	6.44%	5.30%
Dec-05	5.95%	6.39%	5.37%

Source: SHS Associates www.hsh.com

Averages shown reflect the interest rate. Points and fees are not included in this series; they are available in **different statistical series**. SHS can supply detailed statistical series with rates, points, effective rates, averages of other fields, calculated APRs, and more. [Click here](#) for details. Our **mortgage rate histories** go back over 20 years -- the most complete and comprehensive archive available.

SHS **Associates** is the nation's largest publisher of mortgage information. SHS provides reports for our **clients**, including lenders, consumers, the media, relocation companies, employee placement firms, and others from its weekly survey of 2,000 retail lenders coast to coast.

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