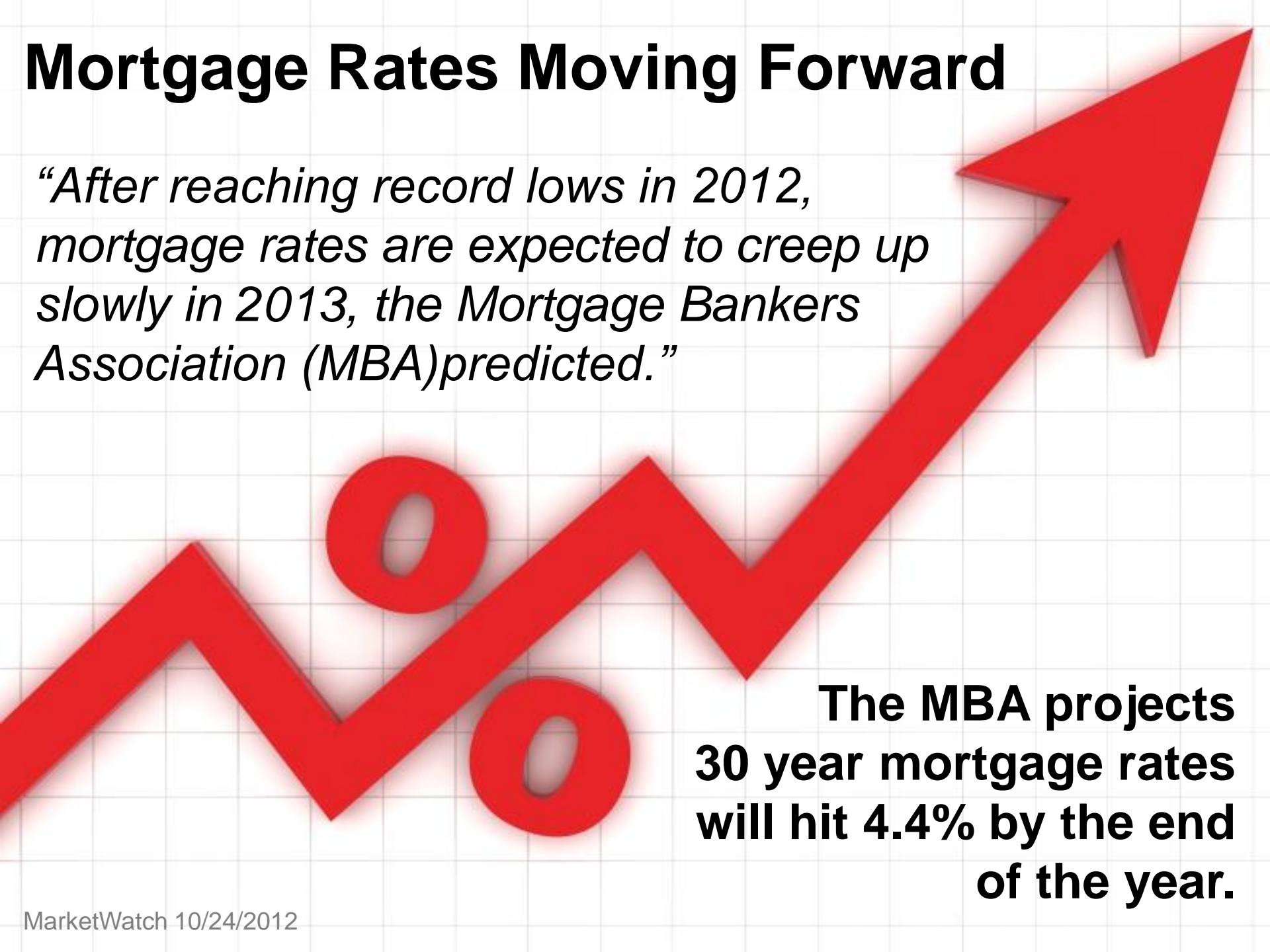


# Mortgage Rates Moving Forward

*“After reaching record lows in 2012, mortgage rates are expected to creep up slowly in 2013, the Mortgage Bankers Association (MBA) predicted.”*



**The MBA projects  
30 year mortgage rates  
will hit 4.4% by the end  
of the year.**