

1. The Data File in Excel or CSV format

-Provided above

<https://fred.stlouisfed.org/series/MORTGAGE30US#>

2. Detailed description of the data.

Variable	Variable Name	Measurement Unit	Allowed Values	Description
Date	date	YYYY-MM-DD	Any valid date	The observation date represents the time period of mortgage rate
Mortgage Rate	MORTGAGE30US	Percent(%)	0-100	The 30-year fixed-rate mortgage average, expressed as percentage

3. Data Collection Methodology (2 points). State how the data is collected, by whom, how often, etc.

The data is collected by Freddie Mac through their Primary Mortgage Market Survey, which gathers mortgage rate information based upon application submitted by lenders across the US from November 17,2022. The survey was last updated February 13,2025 and will be updated again on February 20,2025. The data is reported weekly

ending on a Thursday and published by Freddie Mac and made available to us through the Federal Reserve Bank of St. Louis (FRED).

4. Why does this data set intrigue you? (2 points).

This dataset intrigued me because it provides available insights to the long-term borrowing costs and the direct impact on the housing market and overall economic conditions. I am doing a second major in Finance so utilizing the 30-year tracked mortgage rates helps in expanding my understanding of trends in inflation and interest rates.