**WHAT'S FALLING: MORTGAGE RATES**



BEN MARGOT, AP

U.S. mortgage rates are once again near their 2014 lows — and below a year ago — according to mortgage company Freddie Mac's latest weekly survey. Average rates for a 30-year loan dipped to 4.12% from 4.14% last week, while the average 15-year mortgage rate fell to 3.24% from 3.27%.