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## Mortgage Rates Edge Higher

**Mortgage rates** moved **slightly higher** today, leaving them roughly in the middle of November's narrow range. Although banks and many mortgage lenders will be open on Friday, lenders won't be as eager to respond to improvements in the bond market as usual. In fact, more than a few lenders don't make any changes to rates on the day after Thanksgiving regardless of market movement. The bottom line is that we're on hold until at least the first week of December when it comes to the risk of any major departure from this range.

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## National Average Mortgage Rates



	Rate	Change	Points
<b>Mortgage News Daily</b>			
30 Yr. Fixed	7.38%	-0.05	0.00
15 Yr. Fixed	6.82%	-0.03	0.00
30 Yr. FHA	6.86%	-0.05	0.00
30 Yr. Jumbo	7.58%	-0.04	0.00
5/1 ARM	7.40%	0.00	0.00
<b>Freddie Mac</b>			
30 Yr. Fixed	7.10%	-0.34	0.00
15 Yr. Fixed	6.39%	-0.37	0.00
<b>Mortgage Bankers Assoc.</b>			
30 Yr. Fixed	7.13%	+0.12	0.00
15 Yr. Fixed	6.64%	+0.18	0.64
30 Yr. FHA	6.90%	+0.10	0.99
30 Yr. Jumbo	7.40%	+0.27	0.46
5/1 ARM	6.52%	+0.11	0.60

Rates as of: 4/23

## MBS and Treasury Market Data

	Price / Yield	Change
MBS UMBS 6.0	99.61	+0.14
MBS GNMA 6.0	100.40	+0.10
10 YR Treasury	4.6201	+0.0187
30 YR Treasury	4.7413	+0.0120

Pricing as of: 4/24 3:15AM EST

## Because Integrity Matters™

Jeffrey has spent the last three decades perfecting an Honest, Open and Transparent (HOT™) loan and closing process that is laser-focused on enhancing the consumer mortgage experience. By combining old-school, trustworthy customer service with real-time, mobile-friendly technology, he has successfully built thousands of loyal, raving fans.

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