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## Mortgage Rates Steady, Depending on Lender

Compared to yesterday, today's mortgage rates are a moving target depending on the lender. Some are better. Some are worse. On average, rates are unchanged from yesterday's latest rate sheets. The variability has to do with yesterday's fairly sharp losses in bond markets (which dictate rates).

Lenders respond to that type of weakness in different ways. Some of them adjusted rate sheets aggressively yesterday. Those lenders are less likely to be showing higher rates today (because they already accounted for the market movement yesterday).

Other lenders ended the day yesterday without fully adjusting their rate sheets to reflect the losses. Those lenders are more likely to be showing higher rates today.

4.25% remains the most prevalently-quoted conventional 30yr fixed rate for top tier scenarios.

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## National Average Mortgage Rates



	Rate	Change	Points
Mortgage News I	Daily		
30 Yr. Fixed	7.45%	-0.07	0.00
15 Yr. Fixed	6.86%	-0.05	0.00
30 Yr. FHA	6.95%	-0.05	0.00
30 Yr. Jumbo	7.64%	-0.04	0.00
5/1 ARM	7.50%	-0.05	0.00
Freddie Mac			
30 Yr. Fixed	7.17%	-0.27	0.00
15 Yr. Fixed	6.44%	-0.32	0.00
Mortgage Banke	rs Assoc.		
30 Yr. Fixed	7.24%	+0.11	0.66
15 Yr. Fixed	6.75%	+0.11	0.64
30 Yr. FHA	7.01%	+0.11	0.94
30 Yr. Jumbo	7.45%	+0.05	0.56
5/1 ARM	6.64%	+0.12	0.87
Rates as of: 4/26			

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## MBS and Treasury Market Data

	Price / Yield	Change
MBS UMBS 6.0	99.37	+0.30
MBS GNMA 6.0	100.35	+0.27
10 YR Treasury	4.6645	-0.0394
30 YR Treasury	4.7739	-0.0400
Driging as of: 4/24 5:05DM EST		

Pricing as of: 4/26 5:05PM EST

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