



## Rich E. Blanchard

Managing Director, RICH Home Loans LLC

NMLS: 492461

1550 Wewatta St., 2nd Floor Denver, CO 80202

Office: 720.619.9900

Mobile: 303.328.7047

Fax: 214.975.2874

[richblanchard@richhomeloans.com](mailto:richblanchard@richhomeloans.com)

[View My Website](#)

## Mortgage Rates Flat Ahead of Potential Volatility

**Mortgage rates** were **steady** again today, holding on to the improvements seen yesterday afternoon following a surprise "flash rally" in bond markets. Such flash moves always create the risk that rates will experience a correction that takes them quickly back in the other direction, so today's "flat" performance is actually fairly positive in the bigger picture.

Still, neither today nor yesterday's rate levels are **even close** to recent extremes. In order to see those boundaries tested (for better or worse) we'll need to wait for the more important events on tap for next week. These include several major economic reports as well as policy announcements from the Fed and the European Central Bank.

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## National Average Mortgage Rates



	Rate	Change	Points
<b>Mortgage News Daily</b>			
30 Yr. Fixed	7.44%	<b>+0.01</b>	0.00
15 Yr. Fixed	6.85%	<b>+0.01</b>	0.00
30 Yr. FHA	6.92%	<b>+0.02</b>	0.00
30 Yr. Jumbo	7.62%	<b>0.00</b>	0.00
5/1 ARM	7.41%	<b>+0.01</b>	0.00

### Freddie Mac

30 Yr. Fixed	7.10%	<b>-0.34</b>	0.00
15 Yr. Fixed	6.39%	<b>-0.37</b>	0.00

### Mortgage Bankers Assoc.

30 Yr. Fixed	7.13%	<b>+0.12</b>	0.00
15 Yr. Fixed	6.64%	<b>+0.18</b>	0.64
30 Yr. FHA	6.90%	<b>+0.10</b>	0.99
30 Yr. Jumbo	7.40%	<b>+0.27</b>	0.46
5/1 ARM	6.52%	<b>+0.11</b>	0.60

Rates as of: 4/19

## MBS and Treasury Market Data

	Price / Yield	Change
MBS UMBS 6.0	99.32	<b>+0.02</b>
MBS GNMA 6.0	100.08	<b>+0.02</b>
10 YR Treasury	4.6222	<b>-0.0043</b>
30 YR Treasury	4.7101	<b>-0.0217</b>

Pricing as of: 4/19 5:04PM EST

## Expert Advice | Exceptional Service | Flawless Execution

With 27+ years of expertise in mortgage banking you can be confident in my knowledge and abilities to deliver a seamless loan transaction while providing personalized service.

**Rich E. Blanchard**

