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Mortgage Rates Barely Budge Despite Market Gains

Mortgage rates didn't move much today, despite a somewhat decent improvement in bond markets. Overnight, trade war brinksmanship between the US and China had investors seeking the safe haven of bond markets. Excess demand for bonds pushes rates lower, all other things being equal.

As is often the case with safe haven trades, US Treasuries saw **more of the benefit** than the bonds that underlie mortgage rates. The net effect is a move back in line with last Friday's levels for the average mortgage lender.

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National Average Mortgage Rates



	Rate	Change	Points
Mortgage News Daily			
30 Yr. Fixed	7.43%	+0.02	0.00
15 Yr. Fixed	6.84%	+0.01	0.00
30 Yr. FHA	6.90%	+0.03	0.00
30 Yr. Jumbo	7.62%	+0.02	0.00
5/1 ARM	7.40%	+0.03	0.00

Freddie Mac

30 Yr. Fixed	7.10%	-0.34	0.00
15 Yr. Fixed	6.39%	-0.37	0.00

Mortgage Bankers Assoc.

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: 4/18

MBS and Treasury Market Data

	Price / Yield	Change
MBS UMBS 6.0	99.30	0.00
MBS GNMA 6.0	100.08	+0.02
10 YR Treasury	4.6094	-0.0171
30 YR Treasury	4.7044	-0.0274

Pricing as of: 4/19 9:46AM EST

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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.

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