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Mortgage Rates Edge Back Down Toward Long-Term Lows

Mortgage rates fell moderately today, helping them move part of the way back down toward their lowest levels in more than 3 months (seen back on Friday). The average lender continues quoting rates that are roughly 3/8ths of a percentage point lower than the highs from early November.

Last Friday's low rates marked the culmination of the strongest winning streak for rates of 2018. We've been in a bit of a holding pattern since then, with next week's scheduled announcement from the Federal Reserve likely serving as the motivation for the next (and probably last) big wave of momentum for the year. "Big wave" is more of a relative term, perhaps. It may only end up being "big" relative to the current, fairly flat week leading up to it.

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National Average Mortgage Rates



	Rate	Change	Points
Mortgage News Daily			
30 Yr. Fixed	7.44%	+0.01	0.00
15 Yr. Fixed	6.85%	+0.01	0.00
30 Yr. FHA	6.92%	+0.02	0.00
30 Yr. Jumbo	7.62%	0.00	0.00
5/1 ARM	7.41%	+0.01	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: 4/19

MBS and Treasury Market Data

	Price / Yield	Change
MBS UMBS 6.0	99.30	0.00
MBS GNMA 6.0	100.03	-0.04
10 YR Treasury	4.6258	-0.0007
30 YR Treasury	4.7215	-0.0103

Pricing as of: 4/19 2:01PM 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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