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## Mortgage Rates Level-Off After Rising For 3 Days

**Mortgage rates held steady** today, after moving higher for the past 3 days. Underlying market movement was slightly calmer than it has been in recent days. Stocks were less eager to make new highs and bond yields (a key consideration for mortgage rates) actually moved slightly lower. Taken together, this could be a sign that this week's small spike in mortgage rates may have run its course.

On the other hand, the battlefield of market-related decision making is riddled with casualties from those who've jumped to such conclusions too early. In other words, we can see some potentially promising developments in for rates when it comes to the way markets traded today, but it's too soon to plan on rates falling back to recent lows just yet.

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## National Average Mortgage Rates



	Rate	Change	Points
<b>Mortgage News Daily</b>			
30 Yr. Fixed	4.59%	-0.01	0.40
15 Yr. Fixed	4.15%	-0.01	0.40
30 Yr. Jumbo	4.38%	0.00	0.00
<b>Freddie Mac</b>			
30 Yr. Fixed	4.45%	-0.49	0.40
15 Yr. Fixed	3.88%	-0.48	0.40
5/1 ARM	3.87%	-0.27	0.30
<b>Mortgage Bankers Assoc.</b>			
30 Yr. Fixed	4.96%	-0.01	0.49
15 Yr. Fixed	4.39%	+0.01	0.50
30 Yr. Jumbo	4.93%	+0.01	0.31

Rates as of: 1/22

## MBS and Treasury Market Data

	Price / Yield	Change
MBS FNMA 4.0	101.73	+0.06
MBS GNMA 4.0	102.22	+0.05
10 YR Treasury	2.7410	-0.0470
30 YR Treasury	3.0620	-0.0380

Pricing as of: 1/22 5:05PM EST