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A Message from Jeffrey Chalmers:
"Getting the Best Rate is all about timing your Lock."

Mortgage Rates Even Closer to All-Time Lows

Mortgage rates moved slightly lower today, bringing them to levels seen only one other time in the past 3 years. Even then, that "other time" was only for a few fleeting hours on February 11th. This time around, we've been holding near these 3-year lows in much more stable fashion. If rates are able to move any lower from here, that will put them in line with all-time lows. That would connote an average conventional 30yr fixed rate of 3.375%, which isn't too far away considering more than a few lenders are quoting 3.5% on top tier scenarios today. 3.625% remains slightly more prevalent.

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National Average Mortgage Rates



	Rate	Change	Points
Mortgage News Daily			
30 Yr. Fixed	7.15%	-0.05	0.00
15 Yr. Fixed	6.63%	-0.03	0.00
30 Yr. FHA	6.61%	-0.03	0.00
30 Yr. Jumbo	7.39%	-0.02	0.00
5/1 ARM	7.34%	+0.01	0.00

Freddie Mac

30 Yr. Fixed	7.09%	-0.35	0.00
15 Yr. Fixed	6.38%	-0.38	0.00

Mortgage Bankers 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: 5/9

MBS and Treasury Market Data

	Price / Yield	Change
MBS UMBS 6.0	100.22	+0.16
MBS GNMA 6.0	101.15	+0.24
10 YR Treasury	4.4512	-0.0049
30 YR Treasury	4.5985	-0.0100

Pricing as of: 5/10 5:33AM EST

Because Integrity Matters™

Jeffrey has spent the last three decades perfecting an Honest, Open and Transparent (HOT™) loan and closing process that is laser-focused on enhancing the consumer mortgage experience. By combining old-school, trustworthy customer service with real-time, mobile-friendly technology, he has successfully built thousands of loyal, raving fans.

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