



## Rich E. Blanchard

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## Mortgage Rates Trying to Stop The Bleeding

**Mortgage rates** were **mostly** able to hold steady today, although they technically moved just a bit higher and that technically leaves them at the highest levels in 7 years. But hey! Let's focus on the positives... In terms of day-over-day changes, today was the best day of the week so far!

To get an idea of where we are and why we're there, check out the last two days of commentary--always **easily accessible** [here](#).

As for today, it stands at least some **chance** to serve as the early stage of a ceiling for rates. Whether that proves to be true and how long such a ceiling lasts remains to be seen. In any event, next week's Fed announcement (Wednesday) has the **greatest potential** to kick off the next set of bigger moves. If volatility dies down between now and then, it would at least be better than what we've seen in the past few weeks.

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## National Average Mortgage Rates



	Rate	Change	Points
<b>Mortgage News Daily</b>			
30 Yr. Fixed	7.03%	-0.05	0.00
15 Yr. Fixed	6.44%	-0.01	0.00
30 Yr. FHA	6.50%	-0.05	0.00
30 Yr. Jumbo	7.24%	-0.01	0.00
5/1 ARM	7.05%	-0.02	0.00
<b>Freddie Mac</b>			
30 Yr. Fixed	6.95%	+0.09	0.00
15 Yr. Fixed	6.25%	+0.09	0.00
<b>Mortgage Bankers Assoc.</b>			
30 Yr. Fixed	7.03%	+0.09	0.62
15 Yr. Fixed	6.56%	+0.09	0.54
30 Yr. FHA	6.90%	+0.11	0.95
30 Yr. Jumbo	7.11%	-0.01	0.50
5/1 ARM	6.38%	+0.11	0.54

Rates as of: 7/5

## MBS and Treasury Market Data

	Price / Yield	Change
MBS UMBS 6.0	100.61	+0.22
MBS GNMA 6.0	100.74	+0.21
10 YR Treasury	4.2818	-0.0784
30 YR Treasury	4.4857	-0.0440

Pricing as of: 7/5 5:59PM 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**

