



30 Year Fixed	15 Year Fixed	10YR Treasury	FNMA 30YR 3.5	FNMA 15YR 2.5	View Today's Rates
3.72% +0.09	3.02% +0.02	1.96% +0.1483	104.89 -0.52	104.80 -0.30	

Friday February 6, 2015

Mortgage Rate Watch - 2/6

Today's Rates

Best Execution	Rate	Change
30 Yr FRM	3.72%	+0.09
15 Yr FRM	3.02%	+0.02
FHA 30 Year Fixed	3.25%	+0.00
Jumbo 30 Year Fixed	3.75%	+0.12
5/1 Yr ARM	3.12%	+0.04

[Current Mortgage Rates »](#)

What are [best-execution rates?](#)

Average Mortgage Rates

	Rate	Points	Change
FHFA *			
15 Yr. Fixed	3.47%	1.11	+0.02
30 Yr. Fixed	4.33%	1.33	-0.01
MBA **			
30 Yr. Fixed	3.80%	0.29	-0.09
15 Yr. Fixed	3.10%	0.29	-0.06
30 Yr. Jumbo	3.86%	0.23	-0.02

30 Yr. FHA	3.66%	0.15	- 0.05
5/1 ARM	2.87%	0.41	- 0.07

Freddie Mac **

30 Yr. Fixed	3.59%	0.70	-0.07
15 Yr. Fixed	2.92%	0.60	-0.06
1 Yr. ARM	2.39%	0.40	+0.01
5/1 Yr. ARM	2.82%	0.40	-0.04

[Current Mortgage Rates »](#)

* FHFA averages are updated monthly.

** Mortgage Bankers Association (each Wednesday) and Freddie Mac (each Thursday) averages are updated weekly.

[**Everything You Read About Mortgage Rates This Week is Wrong! \(Except This\)**](#)

Mortgage rates shot higher at their fastest pace in nearly a year today following this morning's employment data. This also leaves rates at their highest levels since early January ...

MND NewsWire - 2/4

[**FHA Applications Skyrocket as Expected Following MIP Change**](#)

Mortgage activity showed no signs of settling down from its rather wild and wooly behavior since the first of the year. Data from the Mortgage Bankers Association (MBA) was all over ...

MND NewsWire - 2/5

[**FHFA Considering Limited Principal Reduction**](#)

Even though his predecessor as head of the Federal Housing Finance Agency (FHFA) was adamant in his refusal to consider it, Melvin L. Watt seems receptive to allowing Freddie Mac and ...

MBS Commentary - 2/6

[**MBS MID-DAY: Ugly Morning For Bond Markets; Strong Jobs Numbers Add to Pain**](#)

This morning's MUCH -stronger than expected NFP hit bond markets while they were already on the back foot in terms of the February trend. It followed another "higher low" in German ...

[Zombies Rise as Foreclosure Pipelines Clear](#)

[NAHB Counting on Employment Strength to Eventually Help Housing](#)

[97 Percent GSE Loans Boost Credit Availability](#)

[M&T, S&P, Morgan Stanley, & Moody's Legal Updates; Training Events](#)

[Agency Updates Indicate Lending Trends; Millennial-Monster-Mania: Catch the Wave!](#)

[More News from 'Around the Web'](#)

- WSJ - 2/6

[Benefits of Aggressive Fed Policy Still to Peak, Fed Paper Says](#)

- Bloomberg - 2/6

[Oil Plunge Pause Improves Outlook for MBS Relative Value](#)

- Calculated Risk Blog - 2/6

[January Employment Report: 257,000 Jobs, 5.7% Unemployment Rate](#)

- CNBC - 2/6

[Red hot real estate in San Francisco](#)

- Reuters - 2/6

[Isolated Greece rejects bailout extension](#)

- Market Watch - 2/6

[The Tell: Greeks swiftly move capital to Germany as crisis looms](#)

- Market Watch - 2/6

[The Fed: Investors price in another rate hike after jobs data](#)

- CNN - 2/6

[Where zombie foreclosures are making a comeback](#)

- WSJ - 2/6

[Janet Yellen to Testify to Senate Committee Feb. 24](#)

- CNBC - 2/6

[S&P downgrades Greece, says time is running out](#)

- Bloomberg - 2/6

['Sell Treasuries!' Cry Heard Across Wall Street Stunned by Jobs - Bloomberg](#)

- WSJ - 2/6

[Lockhart Says Fed Still on Path for Rate Rise Around Midyear or Later](#)

- WSJ - 2/6

[Job Losses Start To Hit the Surprisingly Resilient U.S. Oil Industry](#)

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[Buying a Home? Try It Out](#)
- [Federal Reserve - 2/6](#)
[2015-006: The Determinants of Subprime Mortgage Performance Following a Loan Modification](#)
- [WSJ - 2/6](#)
[U.S. Consumers Swipe Way to Largest Increase in Revolving Credit Since March](#)
- [CNBC - 2/6](#)
[Experts: Yes, US jobs report is good, but ...](#)
- [Bloomberg - 2/6](#)
[The Week Ahead: Greece's Balancing Act - Bloomberg](#)
- [Bloomberg - 2/6](#)
[Home Building: The Jobs Revival That Will Surprise in 2015 - Bloomberg](#)
- [Bloomberg - 2/5](#)
[Rosengren Says Fed Should Remain Patient Amid Low Inflation - Bloomberg](#)
- [Bloomberg - 2/5](#)
[Schaeuble 'Agrees to Disagree' With Greece's Varoufakis - Bloomberg](#)
- [blog.redfin.com - 2/5](#)
[Rock-bottom Interest Rates, More Homes for Sale Send Housing Market off to an Early, Roaring Start](#)
- [Reuters - 2/5](#)
[U.S. trade deficit widens; weekly jobless claims up modestly](#)
- [Reuters - 2/5](#)
[U.S. productivity falls in fourth quarter; labor costs rise](#)
- [Bloomberg - 2/5](#)
[Treasury Decline as Rally on Greek-Debt Crisis Deemed Overdone - Bloomberg](#)
- [Bloomberg - 2/5](#)
[Syriza Debt Markets Far From 2012 Extremes: Greek Reality Check - Bloomberg](#)
- [CNBC - 2/5](#)

[Housing struggles as investors return to Phoenix](#)

- [freddiemac.mwnewsroom.com - 2/5](#)

[Fixed Mortgage Rates Resume Downward Trajectory](#)

- [NAHB - 2/5](#)

[Housing Markets Continue to Make Modest Gains](#)

- [Calculated Risk Blog - 2/5](#)

[Goldman Sachs Employment Forecast: 210,000 jobs added, Unemployment Rate decline to 5.5%](#)

- [Market Watch - 2/5](#)

[Ocwen expects loss on regulatory problems](#)

- [Bloomberg - 2/5](#)

[ECB Said to Allow Greek Banks 59.5 Billion Euros Emergency Cash - Bloomberg](#)

- [CNBC - 2/5](#)

[Brooklyn's most expensive real estate listing-EVER](#)

- [Market Watch - 2/5](#)

[The little-known way to buy a home with almost no cash down](#)

- [CNBC - 2/5](#)

[Chicago trader: Goodbye floor](#)

- [Market Watch - 2/5](#)

[Greece holds a very dubious distinction when it comes to its debts](#)

- [www.realtor.com - 2/5](#)

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- [www.gallup.com - 2/4](#)

[U.S. Job Creation Lingers Near Seven-Year High](#)

- [CNBC - 2/4](#)

[ISM non-manufacturing index hits 56.7](#)

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- [CNBC - 2/4](#)

[Fed looks to ease burden on small banks](#)

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[US on course for June rate hike: Mester](#)

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[FHFA's Watt Says Debt Cuts Possible for Underwater Homeowners - Bloomberg](#)

- [CNBC - 2/4](#)

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- [CNBC - 2/4](#)

[ECB: Banks can't use Greek debt as collateral](#)

- [CNBC - 2/4](#)

[New US real estate average](#)

- [WSJ - 2/4](#)

[Grand Central: Eurozone Woes Could Delay BOE Rate Hike](#)

- [WSJ - 2/4](#)

[Where in America Jobless Rates Have Dropped Below 5%](#)

- [CNBC - 2/4](#)

[What 'perverted yield curves' are saying](#)

- [CNBC - 2/4](#)

[US crude inventories rise by 6.3M barrels](#)

- [CNN - 2/4](#)

[Where the super rich are buying homes](#)

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- Bloomberg - 2/3
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- WSJ - 2/3
[White House Budget Seeks Jolt for Employment Report](#)
- Calculated Risk Blog - 2/2
[Black Knight Mortgage Monitor](#)
- www.cfpbmonitor.com - 2/3
[CFPB proposes amendments to "small creditor," "rural" exemptions](#)
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- Google News - 2/3
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- Bloomberg - 2/3
[Mortgage Firm Citadel Cool to Revival of Risky-Loan Securities - Bloomberg](#)
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- Reuters - 2/3
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[Janet Yellen Just Completed A Great First Year. Now Comes The Hard Part - Bloomberg](#)
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- Bloomberg - 2/3
[Treasuries Fall for Second Day as Greece Plan Optimism Climbs](#)
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[S&P reaches \\$1.38 billion settlement with U.S. government, states](#)
- www.cfpbmonitor.com - 2/2
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- Bloomberg - 2/2
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- Reuters - 1/30
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