

<b>30 Year Fixed</b> 3.45% <b>+0.05</b>	<b>15 Year Fixed</b> 2.78% <b>+0.03</b>	<b>10YR Treasury</b> 1.82% <b>+0.0488</b>	<b>FNMA 30YR 3.5</b> 106.16 <b>-0.05</b>	<b>FNMA 15YR 2.5</b> 105.34 <b>-0.02</b>	<b>View Today's Rates</b>
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Tuesday December 18, 2012

MND NewsWire - 5:10PM

### House Members Seek FHA Financial Documentation in Letter to HUD's Donovan

Apparently fearful of another bail out, six Republican members of the House Financial Services Committee sent a letter to the Obama Administration today asking for documents and information ...

MND NewsWire - 11:39AM

### Refinance Volume Expected To Fall 26% in 2013: Fannie Mae

Fannie Mae has declared that housing is finally providing a tailwind to economic growth . The company's December Economic and Strategic Report says that the market "has turned the corner ...

Mortgage Rate Watch - 3:47PM

### Mortgage Rates Rise To Multi-Month Highs On Fiscal Cliff Optimism

Mortgage rates moved higher at the quickest pace in weeks on Tuesday as politicians convey an increasing sense of compromise regarding Fiscal Cliff negotiations. The broader move higher ...

MND NewsWire - 3:44PM

### MBA Assembles Task Force to Plan Future of Secondary Mortgage Market

The Mortgage Bankers Association (MBA) has formed a task force to revisit its 2009 proposal for the future Freddie Mac and Fannie Mae, the two government sponsored enterprises (GSEs) ...

- ↳ [MBS RECAP: Ugly Day For Bond Markets, Cliff-Diving](#)
- ↳ [US Bank Comp Plan Turning Heads; Jumbo Rates Improving on a Relative Basis](#)
- ↳ [Home Builders Report Best Sales Conditions in Five Years](#)
- ↳ [Insurers, Servicers, Community Housing Groups Come Together to Aid Hurricane Sandy Victims](#)
- ↳ [The CFPB on QM and Auto Financing; ALTA on Risk Policy and Closing Policies](#)

### Today's Rates

Best Execution	Rate	Change
30 Yr FRM	3.45%	<b>+0.05</b>
15 Yr FRM	2.78%	<b>+0.03</b>
FHA 30 Year Fixed	3.25%	<b>+0.00</b>
Jumbo 30 Year Fixed	3.66%	<b>+0.06</b>
5/1 Yr ARM	3.02%	<b>+0.04</b>

[Current Mortgage Rates »](#)  
[What are best-execution rates?](#)

### Average Mortgage Rates

	Rate	Points	Change
<b>FHFA *</b>			
15 Yr. Fixed	2.91%	0.89	<b>-0.12</b>
30 Yr. Fixed	3.62%	1.22	<b>-0.14</b>
<b>MBA **</b>			
30 Yr. Fixed	3.47%	0.36	<b>-0.05</b>
15 Yr. Fixed	2.85%	0.26	<b>-0.01</b>
30 Yr. Jumbo	3.77%	0.35	<b>-0.02</b>
30 Yr. FHA	3.32%	0.51	<b>-0.02</b>
5/1 ARM	2.63%	0.34	<b>+0.01</b>
<b>Freddie Mac **</b>			
30 Yr. Fixed	3.32%	0.70	<b>-0.02</b>
15 Yr. Fixed	2.66%	0.60	<b>-0.01</b>
1 Yr. ARM	2.53%	0.50	<b>-0.02</b>
5/1 Yr. ARM	2.70%	0.60	<b>+0.01</b>

[Current Mortgage Rates »](#)

\* FHFA averages are updated monthly.

\*\* Mortgage Bankers Association (each Wednesday) and Freddie Mac (each Thursday) averages are

## Latest Video



**Sen. Paul: Dems Not Serious About Cutting Entitlements**



**No Housing Boom, But 2013 Rebound**



**Home Builder Sentiment Up**

## More News from 'Around the Web'

CNBC - 4:24PM

[More Toxic "Safe" Mortgages, Coming Soon From A Bank Near You](#)

www.freddiemac.com - 4:21PM

[Guide Bulletin 2012-29 Provides Special Guidance for Hurricane Sandy Relief](#)

S&P/Case Shiller - 2:38PM

[National Credit Default Rates Ticked Up in November 2012 According to the S&P/Experian Consumer Credit Default Indices](#)

Reuters - 2:32PM

[JPMorgan names new mortgage banking chief](#)

CNBC - 2:32PM

[Banks Get Lawsuit Shield in Mortgage Rules](#)

NMLS - 1:55PM

[NMLS Annual Conference](#)

www.aei.org - 9:36AM

[FHA Watch, December 2012](#)

Fannie Mae - 9:16AM

[Fannie Mae: Fiscal Cliff Remains Key Risk Factor to Near-Term Growth](#)

www.treasury.gov - 9:16AM

[An Update on the Wind Down of TARP's Bank Programs](#)

## Today's Comments



MBS Live Chat - 2:49PM

"REPRICE : 2:49 PM - Wells Fargo Worse..."



MBS Live Chat - 2:52PM

"REPRICE : 2:52 PM - BB&T Worse..."



MBS Live Chat - 2:52PM

"REPRICE : 2:52 PM - Franklin American Worse..."



MBS Live Chat - 2:52PM

"REPRICE : 2:52 PM - Stearns Lending Worse..."

updated weekly.

## Secondary Markets

MBS	Price	Change
30YR FNMA 3.0	104.25	-0.13
30YR FNMA 3.5	106.16	-0.05
30YR GNMA 3.0	105.72	-0.14
30YR GNMA 3.5	108.19	-0.06
15YR FNMA 3.0	105.34	-0.02
15YR FNMA 2.5	104.25	-0.02

Treasuries	Yield	Change
2 YR	0.2818%	+0.0278
5 YR	0.7652%	+0.0307
10 YR	1.8240%	+0.0488
30 YR	3.0045%	+0.0572

Prices as of: 12/18/2012 4:31PM EST

[Current MBS / Treasury Prices »](#)

*MBS and Treasury data provided by Thomson Reuters.*

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MBS Live Chat - 3:09PM

*"REPRICE : 3:09 PM - Sun West Mortgage Worse..."*

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