

30 Year Fixed 3.57% -0.04	15 Year Fixed 2.90% -0.03	10YR Treasury 1.96% -0.0521	FNMA 30YR 3.5 105.67 +0.11	FNMA 15YR 2.5 105.27 +0.16	View Today's Rates
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Wednesday February 6, 2013

Mortgage Rate Watch - 3:32PM

Mortgage Rates Recover Yesterday's Losses, Back In Line With Monday

Mortgage rates did a complete 180, for the second straight session. This reverses yesterday's rise in borrowing costs, taking them back in line with Monday's more palatable offerings ...

MND NewsWire - 12:00PM

Improving Markets List Expands to Include at Least One Major City in Every State

All fifty states and the District of Columbia are now represented on the Improving Markets Index (IMI) that was released today by National Association of Home Builders (NAHB) and First ...

MND NewsWire - 8:17AM

Mortgage Applications Rise 3.4%, Rates Move Higher

After decreasing during the holiday shortened week ended January 25 the pace of mortgage applications returned last week to the upward track it had been on since the first of the year ...

MBS Commentary - 4:22PM

MBS RECAP: Window Waxing Continues, Europe In Play

MBS Live : MBS Afternoon Market Summary Wax-on: solid gains throughout the day on Monday. Wax-off: gains mostly erased in Europe overnight on Tuesday. Wednesday, then, is "wax-on, risk ...

- ↳ [Zany Commercial and Multifamily Numbers; Upcoming Training and Events](#)
- ↳ [PNC Hit with Fine for Denying Loan to Veteran on Maternity Leave](#)
- ↳ [Bill Proposes End to Fed's Stimulus Role, Return to Single Mandate](#)
- ↳ [Abrupt Reversal For Markets Leaves Rates At Recent Highs](#)
- ↳ [Details Emerge on DOJ Lawsuit Against S&P Over RMBS Ratings](#)

Today's Rates

Best Execution	Rate	Change
30 Yr FRM	3.57%	-0.04
15 Yr FRM	2.90%	-0.03
FHA 30 Year Fixed	3.30%	-0.03
Jumbo 30 Year Fixed	3.76%	-0.04
5/1 Yr ARM	3.01%	-0.02

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

Average Mortgage Rates

	Rate	Points	Change
FHFA *			
15 Yr. Fixed	2.70%	1.16	-0.11
30 Yr. Fixed	3.47%	1.29	-0.07
MBA **			
30 Yr. Fixed	3.73%	0.43	+0.06
15 Yr. Fixed	3.00%	0.33	+0.05
30 Yr. Jumbo	3.96%	0.38	+0.01
30 Yr. FHA	3.53%	0.38	+0.05
5/1 ARM	2.72%	0.30	+0.12
Freddie Mac **			
30 Yr. Fixed	3.53%	0.70	+0.11
15 Yr. Fixed	2.81%	0.70	+0.10
1 Yr. ARM	2.59%	0.50	+0.02
5/1 Yr. ARM	2.70%	0.60	+0.03

[Current Mortgage Rates »](#)

* FHFA averages are updated monthly.

** Mortgage Bankers Association

- Senator Introduces CFPB Reform Bill to Replace Cordray with Five-Member Commission
- Senior Loan Officers Report Little Change in Standards as Demand Rises

(each Wednesday) and Freddie Mac (each Thursday) averages are updated weekly.

Latest Video



Sheila Bair on Libor Scheme & DOJ Post S&P



Gross: 'Don't Own Long Bonds'



Santelli's Afternoon Bond Update

More News from 'Around the Web'

Reuters - 5:05PM

[Lawmakers draw battle lines on FHA housing finance agency](#)

CNBC - 4:20PM

[Housing Recovery Boosts Leasing: Prologis CEO](#)

WSJ - 2:00PM

[Return of 100% Financing](#)

Washington Post - 11:48AM

[Tim Geithner to write book about fighting financial crisis](#)

CNBC - 9:20AM

[RBS Hit by \\$612 Million Fine on Libor Scandal](#)

CNN - 9:20AM

[Home Depot to hire 80,000 for spring](#)

NAHB - 10:40AM

[List of Improving Housing Markets Expands to 259 in February; All 50 States Represented](#)

Bloomberg - 9:19AM

[Federal Reserve Says Operations Unaffected by Website Breach](#)

dealbook.nytimes.com - 12:57AM

[E-Mails Show Alarm at S.&P. as Mortgage Crisis Exploded](#)

Business Week - 12:56AM

[Flagstar Must Pay \\$90.1 Million to Bond Insurer, Judge Rules](#)

Today's Comments



MND NewsWire - 1:17PM

"I just wanted to Thank MG, and all of the regular contributor to MND for sharing your insights and knowledge. I'm a consumer who has been following this site for almost two years. Based on what I've learned here, I have able to refi our underwater VA Jumbo twice in that period at almost no cost, ultimately..."

Secondary Markets

MBS	Price	Change
30YR FNMA 3.0	103.45	+0.19
30YR FNMA 3.5	105.67	+0.11
30YR GNMA 3.0	104.56	+0.19
30YR GNMA 3.5	107.69	+0.08
15YR FNMA 3.0	105.27	+0.16
15YR FNMA 2.5	103.81	+0.16

Treasuries	Yield	Change
2 YR	0.2539%	-0.0119
5 YR	0.8365%	-0.0385
10 YR	1.9639%	-0.0521
30 YR	3.1703%	-0.0502

Prices as of: 2/6/2013 4:31PM EST

[Current MBS / Treasury Prices »](#)

MBS and Treasury data provided by Thomson Reuters.

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Secondary Marketing Managers:

If you are interested in gaining access to the most accurate **real-time back-month TBA indications** from Thomson Reuters and Tradeweb. [Request More Information](#)

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MND NewsWire - 6:35PM

"Like Dracula, the CFPB needs a stake through its heart...."



MND NewsWire - 4:47PM

"Makes perfect sense, which means it probably won't get very far through congress. What does monetary policy have to do with unemployment anyway, other than serve as a political scapegoat for members of congress not to make tough decisions that might jeopardize their chances of reelection...."

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