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<b>30 Year Fixed</b> 3.42% <span style="color:red">-0.01</span>	<b>15 Year Fixed</b> 2.78% <span style="color:red">-0.01</span>	<b>10YR Treasury</b> 1.62% <span style="color:green">+0.0001</span>	<b>FNMA 30YR 3.5</b> 105.47 <span style="color:green">+0.02</span>	<b>FNMA 15YR 2.5</b> 104.89 <span style="color:green">+0.03</span>	<b>View Today's Rates</b>
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### Friday September 23, 2016

Mortgage Rate Watch - 9/23

#### Mortgage Rates Lowest in Weeks

Mortgage Rates continued steadily lower today, adding to a string of improvements that brings them to their best levels in more than 2 weeks. Rates have now re-entered the narrow "post ...

MND NewsWire - 9/19

#### Builder Confidence Matches Post-Crisis High

After half a year of barely budging the Housing Market Index (HMI ) surged by six points in September. The index, jointly sponsored by the National Association of Home Builders (NAHB ...

MND NewsWire - 9/20

#### Housing Starts, Building Permits Slowed in August

All three measures of residential construction activity fell in August compared to the July numbers and one, building permits, continued to lag year-ago levels. The report from the ...

MND NewsWire - 9/20

#### Fannie Sees Fed Waiting, Housing Cooling

Fannie Mae says that early bets on third quarter economic growth are around 3.0 percent which has the Federal Reserve talking again about raising the fed funds target rate, but odds ...

- August Refi Surge Reflected in Higher Conventional Lending Share
- Stearns Picks up KB Home JV; Ocwen News; Impact of Prepayments Increasing
- Mortgage Originations to Rise 11 Percent in Q3
- CFPB Chief says Rules Have Leveled Credit Unions' Playing Field
- Differences Between Current and Previous FOMC Statements
- Impac to Raise Funds; Servicing Packages; Fannie/Freddie Program Changes
- Training and Events; Non-Agency Primary/Secondary Market Trends; PHH Layoffs

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### Today's Rates

Best Execution	Rate	Change
30 Yr FRM	3.42%	<span style="color:red">-0.01</span>
15 Yr FRM	2.78%	<span style="color:red">-0.01</span>
FHA 30 Year Fixed	3.25%	<span style="color:green">+0.00</span>
Jumbo 30 Year Fixed	3.58%	<span style="color:red">-0.01</span>
5/1 Yr ARM	2.85%	<span style="color:red">-0.02</span>

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

### Average Mortgage Rates

	Rate	Points	Change
<b>FHFA *</b>			
15 Yr. Fixed	3.37%	1.26	<span style="color:red">-0.14</span>
30 Yr. Fixed	3.95%	1.30	<span style="color:red">-0.16</span>
<b>MBA **</b>			
30 Yr. Fixed	3.82%	0.34	<span style="color:red">-0.05</span>
15 Yr. Fixed	3.06%	0.33	<span style="color:red">-0.07</span>
30 Yr. Jumbo	3.74%	0.31	<span style="color:red">-0.05</span>
30 Yr. FHA	3.64%	0.25	<span style="color:red">-0.05</span>

**Latest Video**



**Yellen: More agreement in FOMC than you might think**



**Mortgage rates rise, apps tank**



**Housing market fundamentals strongest since 2007: Pro**

**More News from 'Around the Web'**

www.corelogic.com - 9/23  
[CoreLogic to Announce Third Quarter 2016 Financial Results](#)

CNBC - 9/23  
[Op-Ed: The economy is edging closer to a 'black hole'](#)

Bloomberg - 9/23  
[Treasures Set for Best Week Since July as Fed Tempers Rate View - Bloomberg](#)

www.builderonline.com - 9/23  
[The Benefits of Home Buying in Fall and Winter](#)

eyeonhousing.org - 9/23  
[Asking Prices of Apartments and Condominiums in the First Quarter of 2016](#)

Calculated Risk Blog - 9/23  
[Lawler: Table of Distressed Sales and All Cash Sales for Selected Cities in August](#)

Reuters - 9/23  
[Boston Fed's Rosengren says economy needs 'modest, gradual tightening now'](#)

Bloomberg - 9/23  
[Why Aren't We Building More Mobile Homes?](#)

NMHC - 9/23  
[Industry Applauds Introduction of Middle-Income Housing Tax](#)

Reuters - 9/23  
[Pimco says bond yields to rise gradually as central banks run out of rope](#)

Reuters - 9/23  
[N.Y. Fed lowers outlook on U.S. GDP growth for third and fourth quarters](#)

webfeeds.brookings.edu - 9/23  
[Economic issues in the presidential election](#)

Bloomberg - 9/23  
[Fed's Kashkari Discusses Monetary Policy in 140 Characters](#)

CNBC - 9/21  
[Mortgage applications tank 7.3% amid rising rates](#)

Market Watch - 9/21  
[Market Extra: Global yields rise after BOJ surprises with 10-year rate target](#)

Bloomberg - 9/21  
[Europe's Bond Yield Curves Steepen as BOJ Tweaks Monetary Policy - Bloomberg](#)

Bloomberg - 9/21

<b>Freddie Mac **</b>	Price	Change
5/1 ARM	2.93%	0.22 +0.02
<b>Freddie Mac **</b>		
30 Yr. Fixed	3.48%	0.60 -0.02
15 Yr. Fixed	2.76%	0.50 -0.01
1 Yr. ARM	2.68%	0.20 +0.01
5/1 Yr. ARM	2.80%	0.50 -0.02

[Current Mortgage Rates »](#)

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

**Secondary Markets**

<b>MBS</b>	Price	Change
30YR FNMA 3.0	103.88	+0.02
30YR FNMA 3.5	105.47	+0.02
30YR GNMA 3.0	104.61	-0.02
30YR GNMA 3.5	106.25	-0.02
15YR FNMA 3.0	104.89	+0.03
15YR FNMA 2.5	103.50	+0.02
<b>Treasuries</b>	Yield	Change
2 YR	0.7581%	-0.0163
5 YR	1.1577%	-0.0114
10 YR	1.6184%	+0.0001
30 YR	2.3434%	+0.0089

Prices as of: 9/23/2016 4:30PM EST

[Current MBS / Treasury Prices »](#)

*MBS and Treasury data provided by Thomson Reuters.*

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## House-Flippers Turn to the Crowd for Quick Cash. What Could Go Wrong?

CNBC - 9/21

History shows this is how traders should position for a hawkish Fed statement

info.trulia.com - 9/21

Trulia: U.S. Home Inventory Falls For Fifth Straight Quarter, But Signs Of Turnaround Emerge

eyeonhousing.org - 9/21

Home Equity Growth Even as Homeownership Declines

Calculated Risk Blog - 9/21

AIA: Architecture Billings Index declines in August

Fannie Mae - 9/21

Fannie Mae Announces Two Credit Insurance Risk Transfer ...

www.builderonline.com - 9/21

Do Millennials Have a New American Dream?

CNBC - 9/21

Sell your long-term bonds, billionaire Paul Singer warns

CNBC - 9/21

Why housing doesn't care about the Fed

Reuters - 9/21

Heat rises on Wells Fargo CEO after lawmaker grilling

Market Watch - 9/21

The Fed should not raise rates. Let me count the ways, Larry Summers says

Calculated Risk Blog - 9/21

FOMC Projections and Press Conference Link

CNBC - 9/21

Bill Gross: I'm hardly able to speak after Fed decision

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Fed leaves rates unchanged in September meeting

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Fed's Yellen: I would expect to see a rate hike this year

Market Watch - 9/21

Yellen: Partisan politics plays 'no role' in Fed decisions

CNBC - 9/20

Bill Gross: Better chance than you think of a Fed rate hike coming Wednesday

CNBC - 9/20

Fed playbook: Strategy for tomorrow's decision

CNBC - 9/20

Homebuilders tumble on weak housing data, Lennar outlook

Market Watch - 9/20

Here's what Yellen would get asked if economists were let into the press conference

Reuters - 9/20

Atlanta Fed downgrades U.S. third-quarter GDP view to 2.9 percent

www.realtor.com - 9/20

More New Homes Are Going Up, and Not Just for Luxury Buyers

CNBC - 9/20

[Wells Fargo CEO Stumpf takes stand before Senate; expected to apologize](#)

freddiemac.mwnewsroom.com - 9/20

[Freddie Mac September 2016 Outlook](#)

CNBC - 9/16

[How the Wells Fargo case will impact the broader industry](#)

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[US housing starts, building permits fall in August](#)

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[Lennar Beats Estimates as Low Interest Rates, Jobs Boost Demand](#)

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[Start-up mansion fix for 'America's worst housing market'](#)

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[US Treasury yield curve flattens as Fed, Bank of Japan meet](#)

Bloomberg - 9/20

[Supersized Corporate Bond Sales Are Taking a Bigger Bite Out of an \\$8 Trillion Market](#)

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[Deutsche Bank Said to Securitize Corporate Loans to Offload Risk](#)

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[Gundlach: Fed will include 'hawkish no-hike' language](#)

Google News - 9/19

[NAR Identifies Top 10 Markets in Dire Need of More Single-family Housing Starts](#)

The Atlantic - 9/19

[Brokering the American Dream](#)

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[Kolko: "Unpacking the Jump In Median Household Income"](#)

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[Why 'Quantitative Tightening' May Again Become a Problem for Markets](#)

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[Op-Ed: This is the canary in the 35-year bond bull market](#)

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[Homebuilder sentiment jumps to highest level in nearly a year](#)

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[The 10 best places to live in America in 2016](#)

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[Shadow Lenders Step In for Banks Facing U.S. Property Warnings](#)

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[Census report of big jump in income is a little too good to be true](#)

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[What happened to the starter home?'](#)

CNBC - 9/19

[Fed policy is gutting basic financial infrastructure, Richard Fisher says](#)

CNBC - 9/19

For Yellen, a September Fed surprise could close confidence gap

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CNBC - 9/19

US bonds rise ahead of Fed and BOJ meetings

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