



## Jay Rodriguez

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## Mortgage Rates Steady, Depending on Lender

Compared to yesterday, today's **mortgage rates** are a moving target depending on the lender. Some are better. Some are worse. On average, rates are unchanged from yesterday's latest rate sheets. The variability has to do with yesterday's fairly sharp losses in bond markets (which dictate rates).

Lenders respond to that type of weakness in different ways. Some of them adjusted rate sheets **aggressively** yesterday. Those lenders are less likely to be showing higher rates today (because they already accounted for the market movement yesterday).

Other lenders ended the day yesterday without fully adjusting their rate sheets to reflect the losses. Those lenders are more likely to be showing **higher** rates today.

4.25% remains the most prevalently-quoted conventional 30yr fixed rate for top tier scenarios.

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## National Average Mortgage Rates



|                                | Rate  | Change | Points |
|--------------------------------|-------|--------|--------|
| <b>Mortgage News Daily</b>     |       |        |        |
| 30 Yr. Fixed                   | 6.89% | 0.00   | 0.00   |
| 15 Yr. Fixed                   | 6.33% | +0.01  | 0.00   |
| 30 Yr. FHA                     | 6.33% | +0.01  | 0.00   |
| 30 Yr. Jumbo                   | 7.05% | 0.00   | 0.00   |
| 5/1 ARM                        | 6.58% | 0.00   | 0.00   |
| <b>Freddie Mac</b>             |       |        |        |
| 30 Yr. Fixed                   | 6.77% | -0.09  | 0.00   |
| 15 Yr. Fixed                   | 6.05% | -0.11  | 0.00   |
| <b>Mortgage Bankers Assoc.</b> |       |        |        |
| 30 Yr. Fixed                   | 7.00% | -0.03  | 0.60   |
| 15 Yr. Fixed                   | 6.63% | +0.07  | 0.61   |
| 30 Yr. FHA                     | 6.87% | -0.03  | 0.92   |
| 30 Yr. Jumbo                   | 7.13% | +0.02  | 0.38   |
| 5/1 ARM                        | 6.22% | -0.16  | 0.60   |

Rates as of: 7/22

## MBS and Treasury Market Data

|                | Price / Yield | Change  |
|----------------|---------------|---------|
| MBS UMBS 5.5   | 99.44         | +0.05   |
| MBS GNMA 5.5   | 99.83         | +0.05   |
| 10 YR Treasury | 4.2330        | -0.0195 |
| 30 YR Treasury | 4.4594        | -0.0131 |

Pricing as of: 7/23 11:03AM EST

## Choose the Right Independent Home Loan Expert

Your Trusted Nationwide Mortgage Advisor

With over a decade of experience, Jay Rodriguez is your go-to mortgage broker. Originally from Southern California, Jay has 13 state licenses and a deep understanding of the mortgage landscape. Whether you're in Texas or beyond, his commitment to personalized service, competitive rates, and on-time closings sets him apart. First-time buyers, refinancers, and investors alike benefit from his expertise. Contact Jay today to turn your homeownership dreams into reality!

**Jay Rodriguez**

