

FEB 21ST MARKET *Snap Shot*

30 YR Fixed 7.10% -0.06%	15 YR Fixed 6.57% -0.01%	30 YR FHA 6.65% -0.03%	30 YR Jumbo 7.40% -0.02%	5/1 ARM 6.85% +0.03%	30 YR VA 6.68% -0.02%
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2/23 2:28PM EST : Real-time Mortgage Rates

Market Comments:

In the broader view, interest rates linger near their peak in over two months, driven by recent high inflation reports. Weekly mortgage applications have dipped, yet listings have seen an uptick. Positively, this trend may reduce market volatility. However, it also suggests that a decrease in rates awaits significant, positive economic triggers. Attention is focused on the economic indicators—employment data, consumer spending, and global market dynamics. Some possible economic data comes out this week... lets see.

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The interest rate data provided in this newsletter are national averages from independent data sources. Rate/APR terms may differ from those listed above based on the creditworthiness of the borrower. All information provided "as is" is for informational purposes only, not intended for trading purposes or financial advice. MND analyzes lender applications daily and adjusts for buy-downs, borrowers typically have a top-notch score (760+, 75% LTV) discount points are unknown as MND accounts for that in the rate and uses a proprietary methodology to adjust the rate to account for points. That can mean that lenders are quoting 6.125 with points while their index is at 6.25, hypothetically. The data is not a rate quote and are not intended as an advertisement of interest rates as defined by Reg Z. section 1026.2, the MBS does not provide any APR data and therefore APRs are not included.

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