

A message from John "Demo" Lender:

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MBA Refi Index



"With mortgage rates on fixed-rate loans little changed last week, refinance application activity generally declined, with the exception of a modest increase for FHA refinance applications," said Mike Fratantoni, MBA's SVP and Chief Economist. "Refinance volume remains somewhat elevated relative to levels of a month ago. Purchase activity declined by about 1 percent for the week but continues to show moderate growth on an annual basis, and stronger growth for FHA loans, favored by first-time homebuyers."



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Purchase applications slipped 1% on both a seasonally adjusted and unadjusted basis but were still 14% stronger than a year ago.



The refinance share of mortgage activity decreased to 53.3% of total applications. The adjustable-rate mortgage (ARM) share increased to 9.5%. The FHA share rose to 18.5%, while the VA share edged up to 16.3%.

Mortgage Rate Summary:

- **30yr Fixed:** 6.43% (from 6.46%) | **Points:** 0.60 (from 0.61)
- **15yr Fixed:** 5.77% (from 5.76%) | **Points:** 0.79 (from 0.68)
- **Jumbo 30yr:** 6.60% (from 6.54%) | **Points:** 0.44 (from 0.40)
- **FHA:** 6.19% (from 6.24%) | **Points:** 0.73 (from 0.76)
- **5/1 ARM:** 5.49% (from 5.74%) | **Points:** 0.74 (from 0.46)