



EQUAL HOUSING OPPORTUNITY



The refinance share of total applications increased to **61.9%** from 60.2% the prior week. ARM share edged up to **7.1%**. FHA share fell to 15.9% from 19.2%, while VA share increased slightly to 16.2%. USDA share was unchanged at 0.4%.

Mortgage Rate Summary:

- **30yr Fixed:** 6.16% (from 6.18%) | **Points:** 0.54 (from 0.56)
- **15yr Fixed:** 5.55% (from 5.60%) | **Points:** 0.65 (from 0.61)
- **Jumbo 30yr:** 6.39% (from 6.42%) | **Points:** 0.38 (from 0.43)
- **FHA:** 6.04% (from 6.08%) | **Points:** 0.73 (from 0.68)
- **5/1 ARM:** 5.42% (unchanged) | **Points:** 0.62 (from 0.49)