



## **Bankrate: Mortgage Rates Continue to Decline**

**NEW YORK, N.Y.** – Nov. 25, 2015 – Mortgage rates continued to fall this week, with the benchmark 30-year fixed mortgage slipping to 4.07 percent, according to Bankrate.com's weekly national survey. The 30-year fixed mortgage has an average of 0.25 discount and origination points.

The larger jumbo 30-year fixed dipped to 3.94 percent this week. The average 15-year fixed mortgage inched lower to 3.29 percent. Adjustable mortgage rates were mostly lower also, with the 5-year ARM creeping to 3.33 percent and the 7-year ARM moving down to 3.55 percent.

At the current average 30-year fixed mortgage rate of 4.09 percent, the monthly payment on a \$200,000 loan is \$962.92.

### **SURVEY RESULTS**

30-year fixed: 4.07% -- down from 4.09% last week (avg. points: 0.25)

15-year fixed: 3.29% -- down from 3.31% last week (avg. points: 0.16)

5/1 ARM: 3.33% -- down from 3.37% last week (avg. points: 0.20)

Bankrate's national weekly mortgage survey is conducted each Wednesday from data provided by the top 10 banks and thrifts in 10 top markets.

For a full analysis of this week's move in mortgage rates, go to

<http://www.bankrate.com/finance/mortgages/mortgage-analysis-112515.aspx>

The survey is complemented by Bankrate's weekly Rate Trend Index, in which a panel of mortgage experts predicts which way the rates are headed over the next seven days. Two-thirds of the panel (67 percent) forecast that rates will remain relatively unchanged in the

coming week. Only 11 percent of the panelists expect mortgage rates will rise over the next week or so and twenty –two percent predict that rates will fall.

### **About Bankrate, Inc.**

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