



**FOR IMMEDIATE RELEASE**

**Bankrate: Mortgage Rates Slip Amid Global Terror Concerns**

**NEW YORK, N.Y.** – Nov. 19, 2015 – Mortgage rates were down slightly this week, with the benchmark 30-year fixed mortgage slipping to 4.09 percent, according to Bankrate.com’s weekly national survey. The 30-year fixed mortgage has an average of 0.27 discount and origination points.

The larger jumbo 30-year fixed dipped to 3.97 percent, and is one-eighth of a percentage point below the smaller conforming 30-year fixed mortgage. The average 15-year fixed mortgage slid to 3.31 percent. Adjustable mortgage rates were mostly lower also, with the 5-year ARM inching down to 3.37 percent and the 7-year ARM retreating to 3.59 percent.

Mortgage rates moved slightly lower amid heightened tensions worldwide following the Paris terrorist attacks. Nervous investors, whether they reside in the U.S. or elsewhere, move money to the safety and security of U.S. government bonds during times of turmoil. With the Federal Reserve likely undeterred from a mid-December interest rate hike, the movement in bond yields and mortgage rates was muted.

At the current average 30-year fixed mortgage rate of 4.09 percent, the monthly payment on a \$200,000 loan is \$965.24.

**SURVEY RESULTS**

30-year fixed: 4.09% -- down from 4.11% last week (avg. points: 0.27)

15-year fixed: 3.31% -- down from 3.35% last week (avg. points: 0.16)

5/1 ARM: 3.37% -- down from 3.39% last week (avg. points: 0.21)

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-111915.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. The panelists are split this week, with 46 percent expecting mortgage rates to remain more or less unchanged while 39 percent forecast an increase. Just 15 percent predict mortgage rates will decline in the coming week.

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