



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.

Bankrate is a leading publisher, aggregator, and distributor of personal finance content on the Internet. Bankrate provides consumers with proprietary, fully researched, comprehensive, independent and objective personal finance editorial content across multiple vertical categories including mortgages, deposits, insurance, credit cards, and other categories, such as retirement, automobile loans, and taxes. The Bankrate network includes Bankrate.com, CreditCards.com, InsuranceQuotes.com and Caring.com, our flagship websites, and other owned and operated personal finance websites, including Interest.com, Bankaholic.com, Mortgage-calc.com, CreditCardGuide.com, CarInsuranceQuotes.com, Insweb.com, CreditCards.ca, and NetQuote.com. Bankrate aggregates rate information from over 4,800 institutions on more than 300 financial products. With coverage of over 600 local markets, Bankrate generates rate tables in all 50 U.S. states. Bankrate develops and provides web services to over 100 co-branded websites with online partners, including some of the most trusted and frequently visited personal finance sites on the Internet such as Yahoo!, CNBC, and Bloomberg. In addition, Bankrate licenses editorial content to over 500 newspapers on a daily basis including The Wall Street Journal, USA Today, The New York Times, The Los Angeles Times, and The Boston Globe.

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