



Steve Chizmadia

Mortgage Advisor - MLO-244902, Home Loans With Steve

NMLS ID: 1845124- CA BRE: 01524985 - 141 Providence Road Charlotte, NC 28207

Office: (760) 715-9688
 Mobile: (760) 715-9688
steve@homeloanswithsteve.com
[View My Website](#)

A Message from Steve Chizmadia:

"You really, REALLY! need to call me to do a check up on your home loan. Rates are fantastic and even if you refinanced or closed on a home as little as 6 months ago, there easily could be benefits to considering it. Only my friends list sees these, so you know how to reach me. If you are referring me to your friends (which is a huge compliment to me), just give them my cell phone number and we can go from there."

Mortgage Rates Steady Near 3-Year Lows

Mortgage rates moved sideways today, taking them one step closer to officially claiming the title of "3 year lows." Tomorrow marks the three year anniversary of the Wall Street Journal article that began the early days of the 'taper tantrum'--the jarring move higher in rates that resulted from markets coming to terms with the end of the Fed's asset purchases.

While rates aren't as low today as they had been before the taper tantrum, the current rate environment is **excellent in its own right**. Apart from being fairly close to the all-time lows seen in 2012-2013, today's low rates exist without any Fed asset purchases and without any risk that the Fed will surprise the world with a shift toward stricter monetary policy. In fact, if there's any risk for financial markets, it's that the Fed will continue to back away from their rate-hike campaign that began with the first and only hike in nearly a decade this past December.

Most lenders are right in line with rates seen on Friday. The most prevalent conventional 30yr fixed quote continues hovering around 3.625% with more than a few lenders already back down to 3.5%.

Subscribe to my newsletter online at:
<http://mortgagenewsletter.net/homeloansbysteve>

National Average Mortgage Rates



	Rate	Change	Points
Mortgage News Daily			
30 Yr. Fixed	6.43%	+0.02	0.00
15 Yr. Fixed	5.95%	0.00	0.00
30 Yr. FHA	5.82%	+0.02	0.00
30 Yr. Jumbo	6.62%	0.00	0.00
5/1 ARM	6.28%	-0.01	0.00
Freddie Mac			
30 Yr. Fixed	6.35%	-0.51	0.00
15 Yr. Fixed	5.51%	-0.65	0.00
Mortgage Bankers Assoc.			
30 Yr. Fixed	6.44%	-0.06	0.54
15 Yr. Fixed	5.88%	-0.16	0.68
30 Yr. FHA	6.36%	-0.06	0.85
30 Yr. Jumbo	6.75%	+0.07	0.39
5/1 ARM	5.98%	-0.27	0.65

Rates as of: 8/30

MBS and Treasury Market Data

	Price / Yield	Change
MBS UMBS 5.0	99.37	+0.02
MBS GNMA 5.0	99.93	+0.02
10 YR Treasury	3.9068	+0.0029
30 YR Treasury	4.1960	+0.0028

Pricing as of: 9/1 7:34PM EST

Service oriented, responsive, competitive rates and an in depth knowledge of todays mortgage market

After completing my degree in finance at the University of Connecticut, I started in the mortgage business right out of college in 2004. With 15+ years of experience and a primary objective of thoroughly explaining all available loan options to my clients with what is typically the largest investment in their lives, I strive to always make myself available. I constantly educate myself with respect to the mortgage industry and underwriting guidelines for FHA, VA, conventional and jumbo financing. I deliver on the expectations discussed up front and provide the service level my clients deserve from day one. I will remain in touch throughout the process and continue to follow up with you after closing. My goal is to wow you and turn you into clients for life. I want you to be so impressed that throughout and after the process you share my information with your friends, family, neighbors and co-workers who may value from my services.

Steve Chizmadia

