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Mortgage Rates Hold Near Record Low

Fixed mortgage rates in the U.S. again held near record lows over the past week, according to Freddie Mac's weekly survey of mortgage rates.

For the latest week, the survey's results found the average rate for a 15-year fixed-rate mortgage fell to just above its all-time low of 3.26% hit in October.

The 30-year fixed-rate mortgage averaged 3.99% for the week ended Thursday, down a tick from 4% the previous week and below 4.61% recorded a year earlier. Rates on 15-year fixed-rate mortgages averaged 3.27%, down from 3.3% a week earlier and 3.96% recorded a year earlier.

Five-year Treasury-indexed hybrid adjustable-rate mortgages averaged 2.93%, up from 2.9% last week and below 3.6% a year earlier. One-year Treasury-indexed ARM rates averaged 2.8%, up slightly from 2.78% in the prior week and below 3.27% last year.

To obtain the rates, 30-year and 15-year fixed-rate mortgages required an 0.7-point and 0.8-point payment, respectively. Five-year and one-year adjustable-rate mortgages required an average 0.5-point and 0.6-point payment, respectively. A point is 1% of the mortgage amount, charged as prepaid interest.

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