

MORTGAGE

National mortgage rates for **Sept. 5, 2013**

By Polyana da Costa • Bankrate.com

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Mortgages

4.72% (30-year fixed)

0.29 (average points)

Mortgage rates climbed this week as investors kept their eyes on the jobs report and the Federal Reserve.

The 30-year fixed-rate mortgage rose 10 basis points to 4.72 percent. A basis point is one-hundredth of 1 percentage point.

The 15-year fixed-rate mortgage also rose, by 8 basis points to 3.74 percent. The average rate for 30-year jumbo mortgages, or generally for those of more than \$417,000, jumped 11 basis points to 4.88 percent.

The 5/1 adjustable-rate mortgage rose 4 basis points to 3.65 percent. With a 5/1 ARM, the rate is fixed for five years and adjusted annually thereafter.

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