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Mortgage Rates Edge Lower Yet Again

File today under "nice." While it wasn't amazing, significant, or even the byproduct of any interesting events, mortgage rates managed to drift modestly lower, ultimately matching their lowest levels since August 5th.

The lowest rates in just over 2 weeks might seem like it's worth more enthusiasm, but we didn't learn anything new about the current trends that we didn't know yesterday. Simply put, there was a ton of rate volatility earlier in the month and we've been in a slow, largely sideways grind since then as we wait for more compelling motivations.

The average lender remains near 6.5% for a top tier, conventional 30yr fixed scenario.

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MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.55	+0.04
10 YR Treasury	4.9462	+0.0059
30 YR Treasury	5.3089	-0.0235

Pricing as of: 11/23 5:59PM EST

Recent Housing Data

		Value	Change
Mortgage Apps	Nov 11	199.8	-2.35%
Building Permits	Oct	1.3M	-7.5%
Housing Starts	Oct	1.31M	+7.21%
New Home Sales	Sep	676K	-1.17%
Pending Home Sales	Oct	63	-4.69%
Existing Home Sales	Oct	3.99M	+0.25%
Builder Confidence	Nov	25	-13.79%

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Thank You!

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Powered by Xpert Home Lending, Inc. and the braintrust of integrity based lending professionals, bobtheledender will deliver facts, truth and best practices for the real estate community and the people we collectively provide service.

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