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A Message from Joe Moore:

"Call me or apply online to find out why this is a great time to take advantage of softer home prices and motivated sellers! Be sure to ask about our popular 2-1 Buy-Down with rates starting in the 4.00% range for FHA & Conventional home purchase loans!"

Mortgage Rates Holding Near 2 Month Lows

Let's talk about the current state of mortgage rates. Before we do, some housekeeping: the following pertains to averages across multiple lenders. This is an important caveat over the past few days because lenders have adjusted their individual rates by widely varying amounts and in different directions from one another on several occasions.

By the time we add all of the apples into the same batch of apple juice, it tastes remarkably similar to last Thursday afternoon--perhaps slightly sweeter. In other words, the average lender is roughly in line with (or just barely below) the multi-week lows from Thursday. You'd have to go back just under 2 months to see anything lower.

The average conventional 30yr fixed rate is easily back into the mid 6% range. Today's improvements followed more rate-friendly inflation data (it was last week's consumer inflation data that caused Thursday's epic drop), in this case, producer-level inflation data via the PPI report.

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National Average Mortgage Rates



Mortgage News Daily	Rate	Change	Points
30YR Fixed	7.50%	+0.08	0.00
15YR Fixed	7.03%	+0.03	0.00
30YR FHA	7.05%	+0.05	0.00
30YR Jumbo	7.50%	+0.04	0.00
7/6 SOFR	7.13%	+0.08	0.00
30YR VA	7.07%	+0.06	0.00

Rates as of: 11/13

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	98.79	+0.03
10 YR Treasury	5.1291	-0.0005
30 YR Treasury	5.4564	+0.0016

Pricing as of: 11/12 7:32PM EST

Recent Housing Data

		Value	Change
Mortgage Apps	Nov 4	204.6	+6.23%
Building Permits	Sep	1.4M	+0.43%
Housing Starts	Sep	1.22M	-4.24%
New Home Sales	Sep	676K	-1.17%
Pending Home Sales	Aug	71.2	0%
Existing Home Sales	Oct	3.99M	+0.25%
Builder Confidence	Oct	29	-9.38%

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Could You Be Closer to Homeownership Than You Might Think?

CalTAP is California's leading home loan provider for teachers and public employees, offering no lender fees, a free rate float down, match-or-beat rate guarantee, and up to 3% cash-back with Listing California—delivering unmatched savings and support every step of the way.

 CalTAP borrowers may receive up to $500 in appraisal-fee reimbursement at closing on qualifying purchase, refinance, or home equity loans. Use promo code CALTAP250. Offer ends 12/31/2026; eligibility, underwriting, and loan approval required.

Joe Moore 

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