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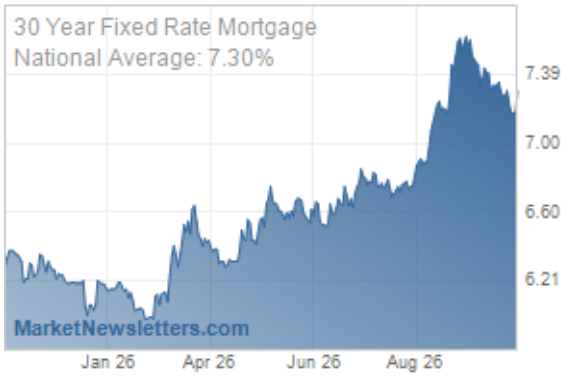
Mortgage Rates Flat to Slightly Lower

Mortgage rates were **sideways to slightly lower** today as underlying bond markets continue to operate in holiday mode. While that can occasionally result in inexplicable volatility, market participants are generally trying **not** to rock the boat heading into the end of the year. That mission was accomplished today as bond markets stayed well within the confines of last week's range.

The average rate sheet was almost imperceptibly stronger than last Thursday's, but in many cases, not enough to result in a noticeable improvement to quoted rates and fees. In fact, any lender who improved today only did so in the form of microscopically lower closing costs (as opposed to a change in the interest rate itself). The most prevalent conventional 30yr fixed quotes have been in the **4.0-4.25% range** with a wider-than-normal spread between lenders.

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National Average Mortgage Rates



Mortgage News Daily	Rate	Change	Points
30YR Fixed	7.30%	+0.12	0.00
15YR Fixed	6.92%	+0.09	0.00
30YR FHA	6.89%	+0.07	0.00
30YR Jumbo	7.40%	+0.03	0.00
7/6 SOFR	6.80%	+0.31	0.00
30YR VA	6.90%	+0.07	0.00

Rates as of: 11/10

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.43	-0.62
10 YR Treasury	4.9860	+0.0952
30 YR Treasury	5.3557	+0.0737

Pricing as of: 11/10 5:59PM EST

Recent Housing Data

		Value	Change
Mortgage Apps	Oct 28	192.6	-1.23%
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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Expert Advice | Exceptional Service | Flawless Execution

With 27+ years of expertise in mortgage banking you can be confident in my knowledge and abilities to deliver a seamless loan transaction while providing personalized service.

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