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Mortgage Rates Hold Lows Ahead of Jobs Data

Mortgage rates **held their ground at 8-month lows** today. This time around, it was far less eventful than yesterday's session, which saw lenders changes rates several times throughout the day (and in opposite directions to boot!). Some lenders are in just slightly better shape vs their own rate sheets from yesterday while others are a little higher. On average, the most prevalently-quoted conventional 30yr fixed quote is unchanged at 3.75% with 3.625% remaining a close runner-up.

The absence of volatility and drama in the realm of mortgage rates is indicative of the general absence of drama in financial markets. Both oil and stocks (2 of the biggest sources of inspiration for bond markets and mortgage rates) ended the day very close to unchanged. All of the above is consistent with investors playing it safe ahead of tomorrow morning's Employment Situation (aka "jobs report," "nonfarm payrolls," or NFP). This is the **biggest** piece of economic data each month and it always has the potential to send rates in **either direction** in a big way.

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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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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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