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Mortgage Rates Steady to Slightly Higher

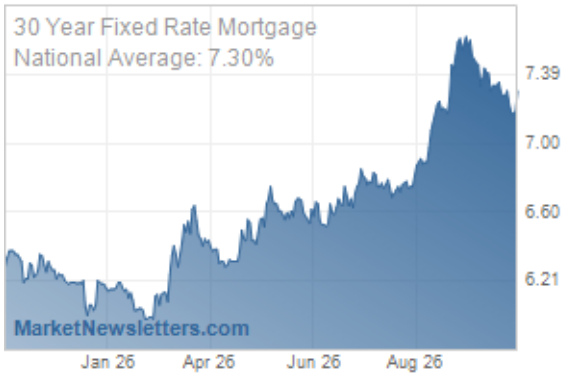
Mortgage rates **were slightly higher** today, on average, but some lenders were unchanged from yesterday. Others were quoting higher rates in the morning and then issued positive reprices in the afternoon (i.e. mid-day improvements), bringing them back in line with the rest of the pack. In the slightly bigger picture, rates remain closer to 4 week lows. Since Dec 8th, only yesterday was any better.

4.25% remains the most prevalent conventional 30yr fixed quote on top tier scenarios. Some of the more aggressive lenders are still down at 4.125% and a few haven't made it down from 4.375% yet. Compared to yesterday, today's movement would only be seen in the form of slightly higher upfront costs (as opposed to in the "note rate" itself).

With 2 days down, 2017 is shaping up to be **less threatening** than it might have been, considering the market movement at the end of 2016. But to whatever degree we have NOT seen anything too troubling so far this week, neither have we seen solid cause for celebration. In short, rates are in a holding pattern--albeit at an altitude with slightly more oxygen.

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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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