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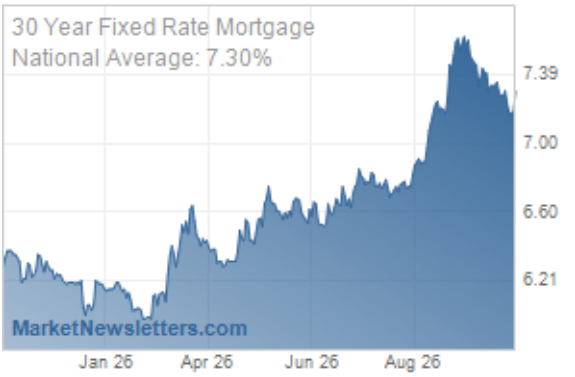
Mortgage Rates Higher as Volatility Continues

Mortgage rates **have been volatile** recently, with 3 out of the past 5 business days seeing much-bigger-than-average moves. After improving nicely yesterday, rates rose quickly today by nearly the same amount. Relative to the recent landscape, this leaves us in the same territory as Thursday the 19th, on average. Throughout this volatile stretch, top tier 30yr fixed rates have averaged 4.125% during better moments and 4.25% on the bad days. The latter is slightly more prevalent today, but 4.125% is still out there.

A mere eighth of a percentage point might not sound like much. It may not even BE much if considered in terms of the monthly payment change (about $14/mo on a 200k loan). But for borrowers looking to move down an eighth from today's quotes, it would cost more than $1000 on that same $200k loan. Granted, single day moves of .125% are uncommon, but we've seen moves half that big on a fairly regular basis recently.

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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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