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Mortgage Rates Slightly Lower to End Week

Mortgage rates **moved lower** for a 2nd straight day. This helps undo virtually all of the damage done by the first 3 days of the week. In other words, today's rates are right in line with last Friday's after having been noticeably higher for the past 4 days. There were no significant economic reports or market-moving headlines today as markets were instead focused on limiting their exposure to volatility over the upcoming 3-day weekend. On that note, keep in mind that banks and most mortgage lenders will be closed on Monday for the Presidents Day holiday.

4.25% remains the most prevalent conventional 30yr fixed rate on top tier scenarios, although a handful of lenders moved back down to 4.125% yesterday and today. Borrowers being quoted the same "note rate" as yesterday are seeing today's improvement in the form of slightly lower upfront costs (or a bigger upfront credit, depending on the scenario).

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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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