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Mortgage Rates Slightly Higher

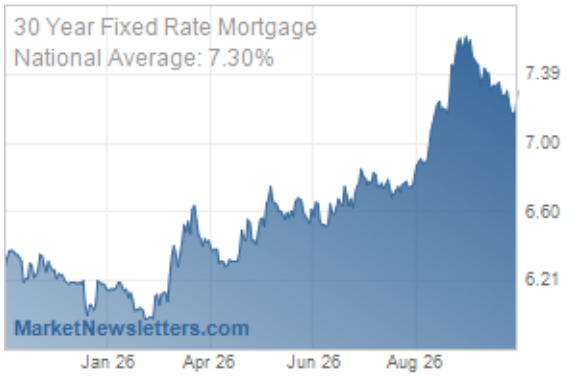
Mortgage rates **moved slightly higher** after a strong run to the lowest levels of the year as of last Friday. In general, financial markets moved toward safer investments (like bonds) heading into the weekend. When demand for bonds increases, rates move lower. As the new week got underway, market participants warmed back up to the notion of risk, thus undoing some of the positivity from late last week.

Investors are curious to hear what President Trump has to say at his "address of the joint session" **tomorrow night**, especially after today's promise that there would be big announcements on infrastructure spending. Markets have been eager to get more clarity on fiscal programs. If the details are well-received, we could continue to see more momentum toward risk, and rates could continue to move higher.

For now, rates are still **much closer to 2017's lows**. Most borrowers would be quoted the same rate as last Friday, but with slightly higher upfront costs today. The average lender continues to quote 4.125% on top tier scenarios, though there are a few lenders at 4.0% and 4.25%.

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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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