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Mortgage Rates Stumble as Political Uncertainty Weighs

Mortgage rates were slightly higher for the **first time in 8 days** as markets braced for the impact of political developments. The big issue of the day was (and still is) the healthcare bill set to be debated in the House of Representatives tonight.

In general, if the bill is passed, investors will be more keen to believe in the viability of other legislation more germane to financial markets (like tax cuts, other stimulus, and regulatory reform). Those "other" policy points were key reasons for the sharp move higher in rates at the end of 2016. If confidence **increases**, it could put the same pressure back on rates. But if investors lose confidence in the policy potential, stocks and bonds would have more motivation to move **lower** (as they've both been doing for the past 2 weeks).

As of yesterday, the healthcare vote was tentatively scheduled for tonight. The most recent news suggests that the vote will not be held until **tomorrow morning**. It continues to be the case that the vote is a focal point for volatility. Because we can't be sure of much of anything when it comes to political posturing, financial markets are ready to move in either direction from here and likely with more momentum than we've seen in the past few days.

The average lender is quoting conventional 30yr fixed rates of **4.25%** on top tier scenarios. Some lenders are as low as 4.125%, and a few remain at 4.375%.

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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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