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Mortgage Rates Unchanged to Slightly Higher

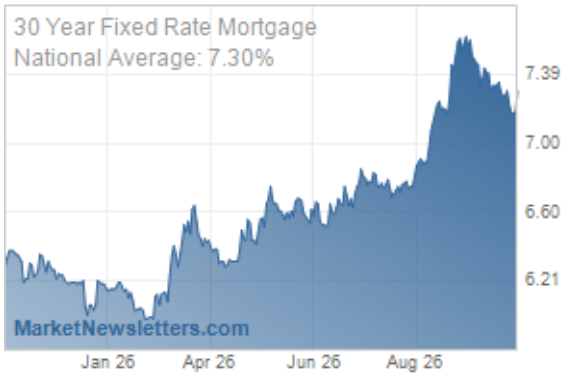
Mortgage rates **were unchanged** to slightly higher today, keeping them in line with the previous 4 business days. This 5-day block stands out from the previous trend that had taken rates generally lower since the middle of March, ultimately hitting the best levels of the year on April 18th. At the time, a majority of lenders were quoting conventional 30yr fixed rates of 4.00% on top tier scenarios.

While there are still several lenders at 4.0%, most have moved **up to 4.125%**. Most borrowers will be quoted the same NOTE rate today and Friday, but with higher upfront costs (thus making for a higher EFFECTIVE rate).

The remainder of the week brings several big-ticket economic reports, including Friday's Employment Situation (the big "**jobs report**"). Economic data is one of the key motivations for rate movement, but traders are also interested in Fiscal policy headlines as well as the runoff election in France this weekend.

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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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