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Mortgage Rates Rise Gently From 7-Month Lows

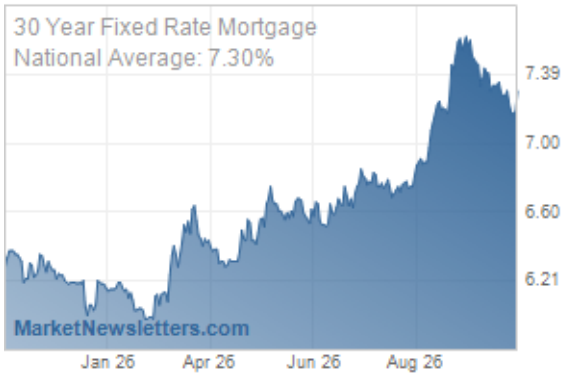
Financial markets are still reeling from political headlines that first began circulating on Tuesday afternoon. While stock markets made a reasonable attempt to retrace yesterday's big move lower, bond markets weren't as interested. Fortunately, that means mortgage rates **moved modestly higher**, leaving them fairly close to yesterday's 7-month lows.

On Tuesday morning, well-priced lenders were quoting conventional 30yr fixed rates of 4.0-4.125% on top tier scenarios. Over the past 2 days, the same scenarios were in the 3.875-4.0% range. An eighth of a percentage point is a **big move** for mortgage rates--especially in 2017 when the range hasn't been very much wider than a quarter point. It's the sort of improvement that provides strong incentive for risk-averse borrowers to **lock**.

Then there's today--a day where the improvement generally held its ground. That's the sort of development that provides strong incentive for risk-tolerant borrowers to continue **floating**. Just be aware that the rate market remains highly susceptible to political headlines. If you're floating, have a plan in place with your originator regarding the conditions that would justify locking.

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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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