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Mortgage Rates Remain Under Pressure

Mortgage rates **began** the day in decent shape with the average lender roughly unchanged versus yesterday. As the day progressed, bond markets (which dictate rates) weakened. Most lenders were forced to reissue **slightly higher rates** in the afternoon. Any lenders who didn't raise rates this afternoon will instead have to account for the weakness in tomorrow morning's rate sheets. In other words, some lenders will be offering higher rates tomorrow morning, even if markets don't move at all between now and then.

Over the past few days, it's not only been easy, but **downright logical** to dismiss mortgage rate movement as being very small in the bigger picture. While that remains true for today's mortgage rates, today's bond market movement suggests a bit more caution heading into the holiday weekend. On top of that, the rest of the week contains potential landmines for markets in the form of political headlines.

Bottom line, while rates continue hovering fairly close to **2017's lows**, pressure is finally **increasing** for a move higher.

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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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