

Rich E. Blanchard
Managing Director, RICH Home Loans LLC
NMLS: 492461
1550 Wewatta St., 2nd Floor Denver, CO 80202

Office: 720.619.9900
Mobile: 303.328.7047
richblanchard@richhomeloans.com
View My Website

Rates Near 2-Week Lows as Risks Increase

Mortgage rates **improved modestly** today as lenders caught up with yesterday afternoon's market movements. Most lenders will issue mid-day changes in rate sheets ("reprices") when bond markets make a big enough move in one direction or the other during the day. Sometimes, this movement doesn't happen until the afternoon hours (which was the case yesterday). A handful of lenders responded with rate sheet improvements, but most simply waited for this morning.

The net improvement **isn't huge**, by any means. In fact, most prospective borrowers may see the exact same quote as yesterday. But on average, the combination of rates and upfront costs is at its best level since May 18th. Specifically, 3.875-4.125% is the prevailing range, with most lenders quoting 4.0% on top tier 30yr fixed scenarios.

The next 2 days bring the week's most important economic data and thus, more potential for market movement. Rates have generally been low and flat for 2 weeks now. That's the sort of pattern that typically precedes a **bigger move**, for better or worse.

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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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