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Rates Begin Week Unchanged at July's Lows

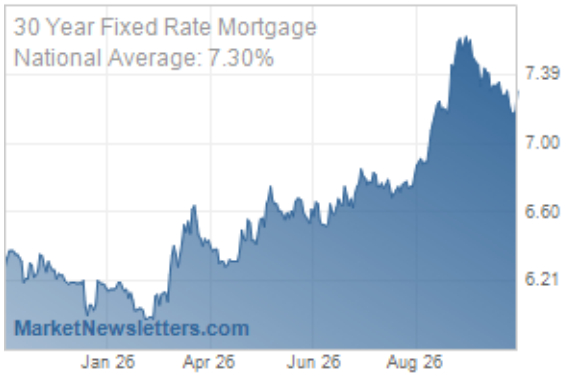
Mortgage rates **held steady** today, which leaves them in line with the lowest levels in July. In underlying bond markets (bond movement directly impacts lenders' rate offerings), it was an exceptionally quiet day--especially for mortgage-related bonds.

Activity should increase somewhat as the week progresses. That's a **typical pattern** for most weeks--all other things being equal (Mondays and Fridays tend to be slower)--but we'll also get events that tend to draw out more participation among traders. The most obvious calendar item is the Fed Announcement on Wednesday.

Keep in mind, there are two different varieties of Fed Announcements. Of the 8 announcements each year, 4 of them are accompanied by a press conference with the Fed Chair, as well as economic projections. Whether by design or otherwise, those meetings with additional events have elicited the most market movement. This week is **just a plain old announcement** (i.e. no additional events). This leaves the door open for rates to react to any political headlines that come from closed-door congressional testimonies over the next few days. An absence of drama could make it hard for rates to break below their recent floor.

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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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