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Mortgage Rates Back in Line With 2017 Lows

Mortgage rates **moved lower** today on a combination of factors. Chief among these were headlines over the weekend concerning more North Korean weapons testing--specifically, a detonation of its largest bomb ever on Sunday followed by reports from South Korea of another ballistic missile test by the end of the week. The threat of global nuclear conflict pushes rates lower because the bond markets that underlie rates can benefit from fear and panic. Investors seeking safe havens often move money into bonds, where higher demand equates to lower rates.

US Treasuries are more readily able to benefit from this sort of "flight-to-safety" trading than mortgage-backed-securities (or "MBS"), which have the most direct influence on mortgage rates. Indeed most mortgages are being quoted at the same rates seen on Friday with the only improvement being seen in the form of modestly lower upfront costs. Even after adjusting "effective rates" based on those upfront costs, today's gains in mortgages come out to about 0.02-0.03% whereas 10yr Treasury yields were down 0.09%.

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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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Expert Advice | Exceptional Service | Flawless Execution

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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