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Mortgage Rate Resilience Continues

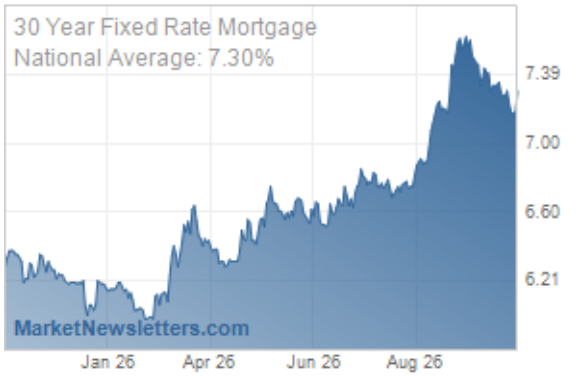
Mortgage rates **held their ground yet again, and are finally starting to look resilient after a relatively sharp move higher over the past 2 weeks. This was true even before mid-day headlines put additional downward pressure on rates.**

The headlines in question quoted North Korean officials saying that the US had **"declared war"** and that North Korea had the right to shoot down US warplanes even outside North Korean airspace. When news headlines include the words "US, declares, and war" financial markets tend to respond, even if much of that response is driven by headline-reading trading algorithms. To quote myself from Friday: "in general, these sorts of headlines lead investors to shed risk--something that frequently takes the form of selling stocks and buying bonds. When investors buy bonds, rates move lower."

Some lenders responded to the bond market improvements by adjusting today's rate sheets. Other lenders maintained the same rates from the morning and thus will be more likely to offer **better pricing tomorrow**, assuming minimal bond market movement overnight.

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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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