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Mortgage Rates Roughly Unchanged Near Recent Highs

Mortgage rates **were unchanged** today, on average, marking the second straight day with minimal change near the highest levels in more than 2 months. For most lenders, that means conventional 30yr fixed rate quotes near 4.0% on top tier scenarios. So far this week, day-to-day changes have been limited to the upfront closing cost side of the equation (as opposed to interest rates themselves). While this can have a slight impact on the overall cost of financing, it doesn't change the "note rate" attached to a new mortgage.

Underlying financial markets have been **fairly calm** for the past 2 days despite successive all-time highs in stocks. The economic data and events that motivate bond markets (which dictate mortgage rates) have been absent, but that's set to change heading into the 2nd half of the week. With the economic data comes an increase in potential volatility. Rates have risen enough since early September that some market participants are hoping they'll find a ceiling soon, but we haven't seen enough evidence for that to abandon a defensive stance just yet.

Locking continues to **make more sense** than floating until bond markets improve more meaningfully. To quantify that, if 10yr yields are in the low 2.3's today, we wouldn't even begin to entertain a shift in the broader negative trend until 10yr yields hit the low-to-mid 2.2's.

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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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