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Mortgage Rates Little-Changed Near 4%

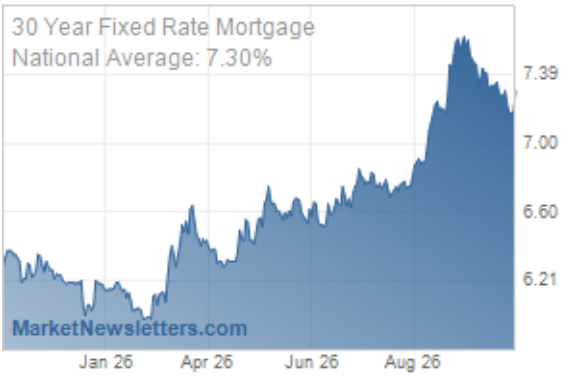
Mortgage rates **were marginally lower** today compared to last week, but only when factoring in upfront finance charges. Actual quoted interest rates have been unchanged for more than a week with the average lender quoting conventional 30yr fixed rates of 4.0% on top tier scenarios.

For the bond markets that underlie mortgage rates, it was a three-day weekend, and it showed. There were no relevant economic reports and very little by way of market-moving news or events. **That will change** later this week when we'll receive several important reports, including a key inflation reading on Friday.

In general, rates have been in a holding pattern at the **highest levels** in more than 2 months. The next move is important, because it will either keep 2017's narrow pattern intact or suggest a shift back toward higher rates for the first time since the beginning of the year.

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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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