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Mortgage Rates Rise Only Modestly Despite Market Weakness

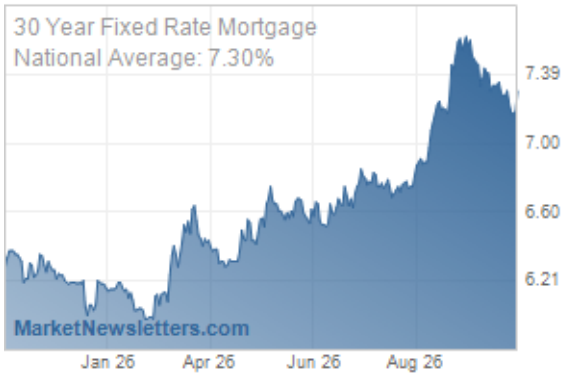
Mortgage rates moved **modestly higher** today despite bigger movement in underlying bond markets. In part, this is a byproduct of the way rates behaved at the end of last week, when lenders didn't adjust rates lower as quickly as bond market strength would have suggested. In short, rates are playing it closer to the vest while the bonds that underlie and inform rate movement have been a bit more volatile.

Bonds and rates frequently react to economic reports and other news that speaks to the health of the economy or the rate-setting policies of the Federal Reserve. Although we did have a key report on new home construction and several speakers from the Fed today, rates were preoccupied with **less overt** motivations. One example would be bond traders who decided to sell bonds today simply because trading levels hit certain targets.

All that having been said, motivations aren't as important to dissect until we move outside the range we've been in since late September. The next clear move outside that range (for better or worse) will be all the more meaningful because of the amount of time rates have been generally **sideways and stable** in the bigger picture.

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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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