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Mortgage Rates Hold Ground Amid Market Volatility

Mortgage rates were **unchanged to slightly lower** today. Political drama in Europe pushed stocks lower overnight and sent investors toward safer haven assets like bonds. Higher demand for bonds pushes rates lower, all things being equal.

All of the above meant a stronger start for bond markets and slightly lower mortgage rates this morning. Still, the average improvement was so small that it was barely noticeable, largely because bonds had weakened yesterday afternoon, implying that lenders would have started today at a disadvantage were it not for the overnight improvement. Still with me there? **In a nutshell**, bond market weakness yesterday never made it onto lender rate sheets and this morning's bond market strength was just barely enough to counteract that weakness.

We're **splitting hairs** in the bigger picture, however, as rates are still in a very narrow range in general. Few borrowers will have seen any change in their quoted rates. Most adjustments have come in the form of slightly higher/lower closing costs over the past few weeks.

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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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