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Mortgage Rates Unchanged to Slightly Higher

Mortgage rates **were slightly higher** today, on average, as bond markets backed away from their stronger levels seen during the last 2 days of October. "Strength" in bond markets connotes higher prices for bonds and lower interest rates. In actuality, the bonds that dictate mortgage rates are fairly close to yesterday's levels. Additionally, some lenders are offering mortgage rates that are fairly close to yesterday's, but the median lender is a bit worse off due to weaker bond market conditions earlier this morning (bonds improved during the day, but not every lender changed rate sheets accordingly).

The Fed statement came out this afternoon, but it didn't contain any major revelations that affected rates. Based on the trajectory in markets, it looks like some investors thought the Fed might be a little more downbeat on inflation and the rate hike outlook. In that regard, the relatively unchanged verbiage of the announcement put an end to the day's bond market rally (and the prospects for more lenders to offer mid-day rate improvements).

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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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