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Mortgage Rates Steady at 3-Week Lows

Mortgage rates **held steadier** today after spending 6 of the past 7 days moving lower. They're now at their lowest levels in roughly 3 weeks and fairly close to reentering the lower range that ended in September.

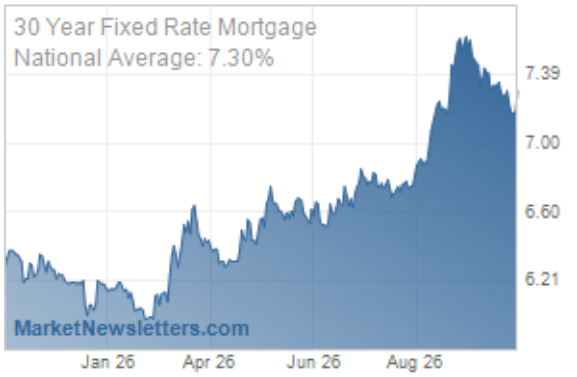
That all sounds pretty impressive, but day to day rate movements have been **smaller than average** for much of 2017. Some of the most volatile days of the past few months would look more like an average day at most points in 2016.

Offsetting the lack of outright movement by historical standards is the fact that rates have managed to hold at **generally low** levels. Most lenders are able to quote conventional 30yr fixed rates just **under 4%** on top tier scenarios. Near the end of October, most lenders were creeping up into the low 4% range.

Underlying financial markets have been **calm** so far this week as investors wait for any relevant details regarding the tax reform process. It's already looking like bigger news will be on hold until next week at the earliest.

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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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