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Mortgage Rates Holding Steady in Recent Range

Mortgage rates **were unchanged** today, on average, although a few lenders made small adjustments to rates sheets in response to bond market volatility. Bond markets began the day heading into stronger territory (which implies lower rates), but gave up much of the gains by early afternoon. That prompted a few lenders to raise the costs associated with prevailing rates.

In other words, markets didn't move enough for published interest rates to change. Those tend to move in .125% increments and it takes an uncommonly big day in bond markets to push mortgage rates higher or lower by that much. The "upfront costs" associated with a mortgage (origination and discount, typically) give lenders a way to fine-tune the overall cost of financing. It's **those** costs that moved higher, but again, only for a few lenders. Bonds were actually able to remain in **positive** territory overall (barely), hence the average lender offering similar rates versus yesterday.

Bond markets and mortgage banks are **closed on Thursday** for Thanksgiving and lenders won't be issuing rate sheets. Friday is technically a half-day for bond markets, but availability of new rates and the ability to lock them varies widely. Many lenders simply republish the same rate sheets from the Wednesday before Thanksgiving.

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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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