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Mortgage Rates Steady to Higher, Depending on Lender

Mortgage rates were **distinctly mixed** today, with some lenders **clearly** moving higher while others were effectively unchanged. The deciding factor is both simple and obvious. It has to do with Friday's wild action in the bond market (following the Flynn/Russia news in the morning). That market movement resulted in a handful of lenders reissuing lower rates on Friday afternoon. Those lenders had to move rates back up today because underlying bond markets weren't able to maintain the improvements that resulted in the better rate sheets. Lenders who didn't adjust rates on Friday ended up being in fairly ideal territory for today's bond trading range and thus didn't need to make noticeable adjustments.

As for the forces underlying the pull-back in bonds, the Senate's passage of its **tax bill** likely played the biggest role in putting upward pressure on rates. That was a bigger factor earlier in the morning, however, as bonds were able to recapture most of those losses by the end of the day. The net effect is a bond market that justifies slightly better rates than we're seeing this afternoon. The catch is that volatility is an ongoing risk this week. Bottom line: although we can say that rates would improve tomorrow if bond markets froze in their tracks at current levels, there's no way to know where bonds will be by the time lenders are generating rate sheets tomorrow.

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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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