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Mortgage Rates Barely Budge as Markets Head Home For Holidays

Mortgage rates **didn't move much** today, which is a victory unto itself on a week with 3 of the worse consecutive days of the year. In fact, lenders that changed rates at all today generally offered slight improvements in terms of upfront costs. In other words, quoted rates remained unchanged, but some lenders slightly decreased the costs associated with those rates (or increased the available lender credit) by a fraction of a point.

Despite the presence of several economic reports that would typically have some impact on intraday rate movements, bond markets were **stone silent** today--a reflection of the impending holiday weekend. Lenders will of course be closed on Monday for Christmas. In the shortened week that follows, lenders tend to play things fairly conservatively, meaning risk and reward for floating are both muted (risk is muted because the conservative strategies are already in place).

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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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