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Mortgage Rates Avoid Setting Another High

After moving back up to the highest levels in more than 4 years yesterday, **mortgage rates** **fell slightly** today. Pessimists/realists would rightfully point out that today's rates are still pretty close to those 4-year highs, and that one measly day isn't much of a foundation for hope. Optimists could counter that yesterday's high rates merely MATCHED the recent highs from last week and that the past 2 weeks overall have seen the most sideways stability in 2018.

Long story short, rates are high relative to anything seen since early 2014, but there also continues to be a chance that they'll try to avoid going much higher in the short term. **NOTE**: a **"chance"** means strictly that. We're **not** talking about probabilities here.

The average lender continues quoting conventional 30yr fixed rates of **4.5-4.625%** for well-qualified borrowers. Todays' NOTE rate would be the same as yesterdays with the modest improvement coming in the form of slightly lower closing costs.

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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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