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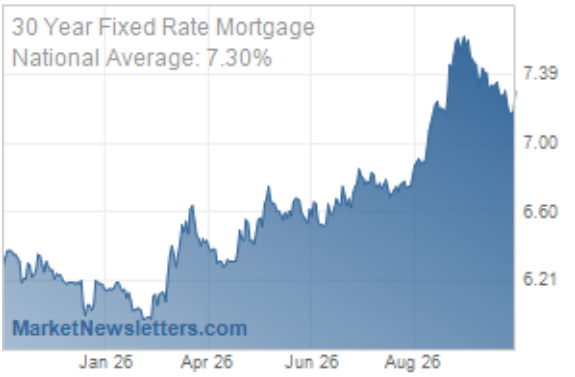
Mortgage Rates Hold Steady at Lowest Levels in March

Mortgage rates **held steady** today as political headlines helped to offset some initial weakness in bond markets. When bonds weaken, rates tend to move higher. That said, this morning's weakness was quite modest. The helpful headlines (regarding Robert Mueller's subpoena of members of the Trump Organization) had a similarly modest effect, thus leaving bonds and rates in relatively unchanged territory. That's perfectly acceptable in this case because it means rates are holding in line with their lowest levels since March 1st.

The risk is that March 1st served as a **floor** for rates after they began falling from mid-February highs. It could be the case that rates will have a tough time moving any lower than today's levels without more meaningful motivation and that they're waiting to decide on such matters until after next week's policy announcement from the Federal Reserve (aka, "the Fed"). While the Fed is widely expected to hike its policy rate next week, markets are more interested in their **updated rate hike outlook** (released 4 times a year) as well as the first press conference for Jerome Powell as Fed Chair.

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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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