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Mortgage Rates Back to Unchanged After Starting Higher

Mortgage rates **began the day** at higher levels, as bond markets lost ground overnight. Bonds dictate rates, and "losing ground" means bond prices are falling. When bond prices fall, rates move higher.

There's some chatter in the marketplace about developments in Syria being the motivation for every little move in bonds/rates. Rather, it's more accurate to say it's **ONE OF** the motivations behind **SOME** of the moves. Bonds had a few other concerns overnight. That's why they were able to improve during domestic hours even though nothing changed with respect to Syria.

As bonds improved, most lenders ended up releasing positively-revised rate sheets. After the revisions, today's mortgage rates ended up in substantially similar territory to last Friday's. Lenders who didn't reprice are naturally still at slightly higher rates, but would be heading into tomorrow with an **advantage**, all other things being equal.

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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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