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Mortgage Rates on Autopilot Ahead of Holiday Week

Mortgage rates haven't moved for **3 straight days** now. In fact, if you're not too concerned with minutia, there hasn't been any major movement in weeks. Unless something big happens in financial markets soon, we shouldn't expect that to change next week

Rates are driven by bonds, and bonds are traded by humans (or algorithms written by humans). Many of those humans are on vacation at the moment, having taken advantage of the lull in the market calendar between now and next week's 4th of July holiday. Markets will be closed on Wednesday and will close early on Tuesday. Point being: there's not an exceptionally vibrant marketplace underlying mortgage rate movement at the moment.

After the holiday, however, volatility potential increases. Traders will be getting back to the office in greater numbers and the last part of the week brings several important economic reports.

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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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