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Rates Staying Sideways Ahead of Big-Ticket Events

Mortgage rates were **sideways to slightly higher** today as financial markets returned for the final 2 days of the holiday-shortened week. Trade war anxiety is front and center for both stocks and bonds (which dictate rates).

Fear of negative economic fallout surrounding trade policies is keeping stocks in a holding pattern just off their recent highs. Tomorrow, investors will also have to contend with an important scheduled event in the form of the big **jobs report** at 8:30am ET. While the jobs data is always capable of causing volatility for rates, it will be balanced against trade-related developments due to the **scheduled implementation of new tariffs** on China at midnight.

For instance, if trade-related fears are causing markets to panic, that panic could easily **help** bonds more than a strong jobs number would **hurt**. That's just one potential combination, however. If the market reaction to trade-related developments is in line with the reaction to the jobs report, that could be the thing that begins pushing stocks and rates out of their recently narrow ranges, for better or worse.

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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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