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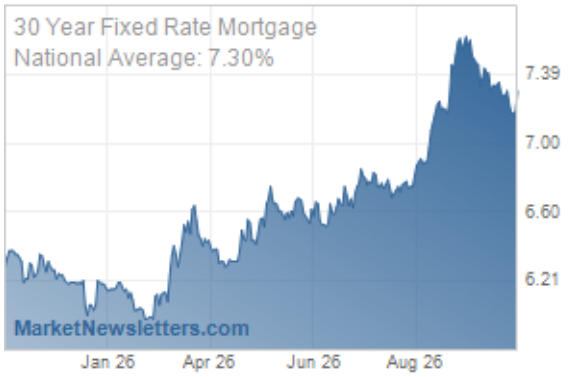
Mortgage Rates Breathe Sigh of Relief

Mortgage rates **finally fell** today--something that's proven elusive since roughly June 15th. Incidentally, that's when financial markets began bracing for the impact of the tariffs that were made official today. In this case, "bracing for impact" meant that stocks and bonds both moved sideways to slightly weaker.

Theoretically, there was concern among investors about how today might go in the wake of the U.S. and China each officially imposing billions of dollars of tariffs. In practice, markets weren't too troubled. The absence of drama fueled an impressive stock rally and a modest improvement in bonds. The mixed jobs report also helped interest rates moved slightly lower this morning.

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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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