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Mortgage Rates Edge Slightly Higher

Mortgage rates **were modestly higher** today amid exceptionally quiet market conditions. In general, the bond market (which underlies mortgage rates) has been sideways and fairly lifeless since the end of June. Until Friday, the same could be said for stocks. At that time, both sides of the market were waiting to see how other investors would react to the official implementation of new tariffs.

Volatility surrounding the tariff launch suggests that the stock market was **jumpier** than bonds/rates. Still, rates have been willing to take some cues from the direction of movement in stocks. For instance, when stocks are surging higher, it can suggest investors are more comfortable with risk, and less eager to own bonds, which are considered a safe haven. When demand for bonds drops, rates rise.

All of the above having been said, I'd hesitate to read too much into the **microscopic** rate movement seen in recent weeks. Today, especially, was incredibly light in terms of volume and participation among bond traders. Themes may change when activity begins to ramp up.

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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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