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Mortgage Rates Slightly Higher So Far This Week

Mortgage rates **didn't move** for most lenders today. Remaining lenders were just slightly higher than yesterday, thus keeping this week's modest upward bias intact. In the slightly bigger picture, we had a fairly friendly consolidation in rates heading into last Friday and have been giving back the gains since then.

While we're technically able to talk about rate "movement" on a day to day (and even minute by minute) basis, the average mortgage borrower isn't seeing big changes. In fact, in terms of the **NOTE** rate (the one at the top of a loan quote that determines the payment), there hasn't been any change in 2 weeks. It's only in the form of the more granular **EFFECTIVE** rate, which takes upfront costs into consideration, that we can observe any movement. In other words, we're looking through a microscope at the moment while we wait for the next round of more significant momentum.

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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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