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Mortgage Rates Resisting a Move Lower

Mortgage rates were **almost perfectly unchanged** again today, meaning they haven't really changed in more than a week. All this despite a rather noticeable improvement in underlying bond markets (something that typically goes hand in hand with lower mortgage rates). Granted, the bonds that underlie mortgage rates didn't do quite as well as US Treasuries, but even then, mortgage rates barely budged.

Is this some sort of evil conspiracy?

Probably not... It probably has more to do with a phenomenon we discuss fairly frequently whereby the improvements in bonds over the course of the day aren't quite enough to get lenders to change their rates in the middle of the day. The result is that lenders are more likely to offer those improvements tomorrow morning **assuming, of course,** that bond markets don't make any big moves in the overnight trading hours. That's not always safe to bank on, but it does give us a slight advantage heading into tomorrow.

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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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