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Mortgage Rates Higher (or Lower) Depending on Lender

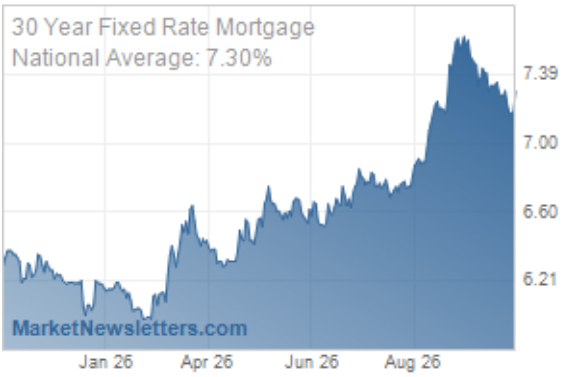
Mortgage rates **moved higher** for some lenders and **lower** for others, depending on how that particular lender adjusted their rate sheets on Friday afternoon.

While the bonds that underlie mortgage rates are moving constantly throughout the day, lenders want to see a certain amount of movement in any given direction before they go to the trouble of adjusting their mortgage rate offerings. Friday began with weaker bonds. Consequently the first mortgage rate sheets of the day were **worse** than Thursday's (i.e. rates were higher). But bonds improved throughout the day--just enough for a **handful** of lenders to adjust rates lower.

Lenders in that "handful" had to move rates back **up** a bit today. Lenders not in that handful were able to **drop** rates just a hair from Friday morning's levels. All this having been said, all of these moves are relatively quite small in the bigger picture. On this scale, we're only talking about the upfront costs associated with any given rate as opposed to the actual payment ("note") rate itself.

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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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