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Mortgage Rates End Week Near Best Levels

Mortgage rates **caught a break** to end a week that was otherwise spent moving higher. Although we did see a bit of improvement in underlying bond markets yesterday, lenders were still getting rate sheets caught up with Wednesday afternoon's bond market weakness. As such, we were left with a decent trading day but no improvement in rates.

In order to see that improvement, we needed this morning to bring **stronger** trading levels and that's exactly what it did. Lenders were consequently able to offer token improvements in the upfront costs attached to the same old rate quotes that have prevailed for weeks.

In other words, bond markets **aren't moving enough** for actual mortgage rates to change. Instead, movement is limited to the upfront costs (or credits) associated with any given loan--something that allows for finer tuning than the typical .125% gap between mortgage rate offerings.

Monday is a bank holiday. Virtually every mortgage lender will be **closed**, and unable to process rate lock requests. Lenders will not be updating rate sheets until Tuesday.

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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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