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Mortgage Rates Holding at Highs, Anxious About Days Ahead

Mortgage rates held **fairly steady** this morning, keeping them in line with the **highest** levels since early August. As the day progressed, underlying bond markets weakened. This implies higher rates tomorrow or, for some lenders, a late day change to today's rate sheet offerings. The changes aren't severe, but at recent highs, every little bit hurts. If the next 5 days are anything like the past 5 days, we'd be looking at the highest rates since 2011! In other words, we may not be moving too much, but the outright levels continue to be unpleasant.

There were no specific motivations in financial markets to account for today's bond market weakness. That said, there is **anxiety about events coming up** in the rest of the week. These include economic reports (like the inflation data tomorrow and Thursday), bond auctions (supply = lower bond prices = higher rates), and a policy announcement from the European Central Bank. If all of the events were to go against us, rates could easily move to new long-term highs. If they don't, there's a chance we'll catch a break by Friday.

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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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