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Mortgage Rates Edge Higher

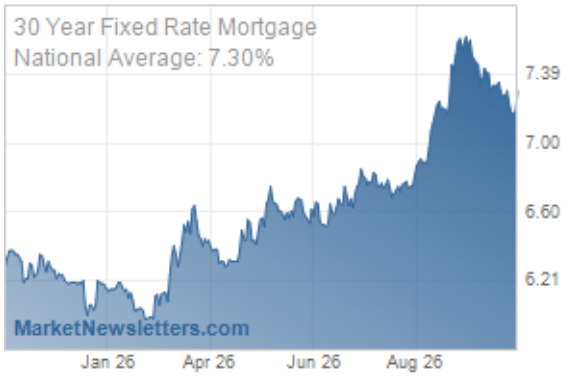
Mortgage rates were **moderately higher** today as underlying bond markets continued backing away from their strongest levels in more than 3 weeks (stronger bonds = lower rates). In general, bonds' strength had come at the expense of the stock market, but it was taking more and more drama in stocks to net the same amount of benefit for bonds.

For example, even though the S&P was lower yesterday than it was last Friday, bonds weren't able to make it back to last Friday's levels--something they **would have easily done** if they were keeping a consistent pace with stock losses. With stocks improving modestly today, bonds were logically weaker. To be fair, this relationship won't always set the tone for bonds, but it has been the biggest consideration this month.

The remainder of the week brings several calendar events that could have an impact on both sides of the market. **Long story short**, rates are at risk of bouncing higher more noticeably unless they get some serious help. That help would either need to come from surprisingly weak economic data, an even bigger downturn in stocks, or an unexpected headline that implies big economic risks.

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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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