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Mortgage Rates Steady Ahead of Holiday Weekend

Mortgage rates **were mixed** today, depending on the lender. Most lenders began the day in slightly worse shape compared to yesterday. Bond markets improved enough by mid-day that many lenders were able to offer positive reprices (new, better rate sheets). Lenders typically don't change mortgage rates more than once a day unless underlying markets have moved enough. Lenders who repriced generally ended up slightly better off compared to yesterday. The remainder were in worse shape. On average, rates were unchanged.

Bond markets will be closed on Monday in observance of Veterans Day. That means mortgage companies won't be available to accept rate locks, and many will be fully closed. When markets fire back up next week, they'll soon be able to digest an important report on inflation in the form of Wednesday's Consumer Price Index (CPI). If inflation comes in higher than expected, it could reinvigorate recent upward pressure on rates. But if it misses to the downside, rates could continue the fight to hold the recent ceiling marked by the brief highs from early October and the more sustained highs seen this week.

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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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