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Mortgage Rates Still On Vacation

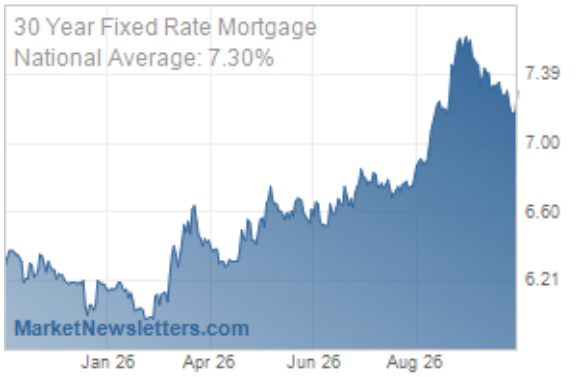
Mortgage rates began the post-holiday week by **holding the same sideways posture** seen last week during the slow market days surrounding Thanksgiving. Generally speaking, slow market days make for limited mortgage rate movement.

The Monday following Thanksgiving is often something less than a full-fledged trading day for the investors that ultimately dictate interest rate momentum. In other words, today's absence of change **isn't abnormal**. There's a greater chance that we see some more movement in the coming days.

That's both **exciting** and **ominous**. Rates are at something of a crossroads. Put another way, rates are knocking on a floor that used to be a ceiling. If they can make it back to the next floor down (into the range seen during the summer months), it would provide a solid indication that markets are starting to get legitimately nervous about a bigger-picture economic shift (i.e. broader declines in stocks, and decelerating growth). Such a shift would be a big deal for long-term interest rate momentum. It's too soon to say that's what we're seeing, but not too soon to be keeping an eye out for clues.

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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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