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Mortgage Rates Holding Ground But Volatility Could Increase

Mortgage rates **were technically steady** today. In fact, as of this writing, most lenders are offering slightly better terms compared to yesterday, but only by barely-detectable amounts. The afternoon brought volatility in financial markets owing to trade-related headline. That volatility isn't moving in a good direction for mortgage rates at the moment. The takeaway is that, all other things being equal, lenders will be offering slightly weaker terms tomorrow morning, assuming they don't see quite enough weakness to adjust today's offerings with only a few hours left in the day.

Combine the volatility risk with the fact that rates are still very close to their lowest levels since last April, and this is still a **compelling opportunity** for potential homebuyers or owners interested in refinancing to lock a rate. This doesn't mean lower rates are out of the question in 2019, simply that a few risk factors have stacked up without having done much damage to the long-term low rates from early January. We need to see how markets react to those events (eventual end of the government shutdown, return of economic reports, progress on a trade deal) before getting a clear sense of longer-term lock/float 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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