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Mortgage Rates Slightly Higher Today

Mortgage rates **may be close** to their lowest levels in more than a year, but they were slightly higher versus yesterday. Yesterday's rates were close enough to 1-year lows that no one would take exception with the claim. That said, rates on January 31st were slightly lower for most lenders.

Why all the fuss? **No fuss**, per se. It's just that many mainstream news outlets are running stories today about the "lowest rates in more than a year" due to Freddie Mac's weekly mortgage rates survey. Indeed, if we're just comparing the Monday/Tuesday 30yr fixed rate averages (which is essentially what Freddie's survey does), this week definitely qualifies as having the lowest rates in a year. As is always the case with delayed data, by the time you read about it, the story has often changed.

None of the above should be taken to suggest rates have risen enough to dissuade action. In fact, for most lenders, the actual interest rate applied to your loan balance is the **same** today as it was yesterday or on January 31st. The only change is in the upfront costs associated with that rate. This might cost you a couple hundred bucks in closing costs or a few bucks a month if financed over the life of the loan.

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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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Expert Advice | Exceptional Service | Flawless Execution

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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