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Mortgage Rates Improved Today

After a pretty rough conclusion last week, yesterday's stability was a welcome change for **mortgage rates** at the start of the new week. Today made things **slightly better** as the average lender improved modestly. This puts today's rate quotes back in line with those seen last Thursday afternoon.

More importantly, rates managed to hold their ground **despite** the presence of strong economic data this morning. Whether we're talking about the Fed or the average bond market investor, most everyone is intently focused on the economy at the moment--waiting to see if it will reaccelerate or begin to show signs of weakness. A strong economy generally puts upward pressure on rates and vice versa. Today was important because it broke that mold. Rates improved in the middle of the day even after the strong economic data. That indicates solid investor appetite for bonds (and bond market demand dictates interest rates).

Even though there was resilience in the face of strong data today, the market **will only tolerate so many** of those reports before rates will be forced to move higher. With that in mind, we're building toward a very important jobs report on Friday. This is always an incredibly important report as far as rates are concerned. With investors hungry for economic updates, there's a bigger-than-normal risk of volatility on Friday morning. As always, this could either take rates quickly higher OR lower.

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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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