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Mortgage Rates Continue Repairing Last Week's Damage

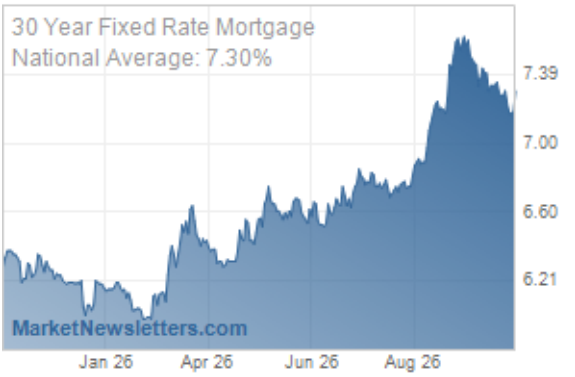
Mortgage rates **improved again** today, bringing them back to the lowest levels seen since last Thursday morning. Starting last Wednesday, we saw a fairly fast rate spike through the end of the week followed by 3 days of relative calm so far in the current week. The average lender has a bit farther to go to get back to the lowest of the recent lows seen at the beginning of last week.

Whether or not they're able to get there may depend on the next two days of important scheduled events. These include a policy announcement from the **European Central Bank** (ECB) tomorrow morning and the release of the big **jobs report** on Friday morning. In general, the more downbeat and cautious the ECB is about the economic outlook, the better it is for rates.

The effects would be felt primarily in Europe, but US markets tend to get some spillover. The jobs report is a **far more direct** consideration for rates in the US but the reaction function is the same: bad news for the economy=good news for rates. Conversely, if job growth is much better than expected, rates could come under quick pressure to move back up to recent highs.

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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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