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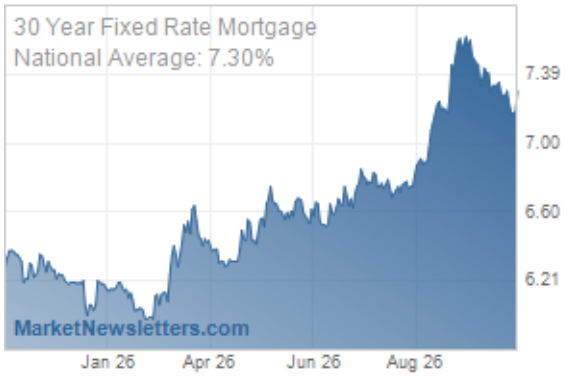
Mortgage Rates Edge Slightly Higher

Mortgage rates **were flat-to-slightly-higher** yet again today. Whereas that depended on the lender yesterday, today's weakness was more universal. That's not to say it was extreme, however. The average lender would still be quoting the same note rate as yesterday but with microscopically higher upfront costs (thus making the total cost of financing slightly higher, which is why we say "rates" rose).

Economic data and financial news headlines (2 things that tend to drive day to day volatility in rates) were fairly quiet today. It's no surprise then, that underlying bond market movement (which directly dictates rates) was uneventful. That may well change tomorrow as investors digest the week's first major economic data, a key informational release from the Fed, and the details of an emergency summit in the EU to determine the fate of Brexit. While the latter isn't necessarily going to determine the direction of rates in the long term, it can definitely have a short-term impact.

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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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