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Mortgage Rates Unchanged to Slightly Lower

Mortgage rates **were just slightly lower** on average today with some lenders flat and others distinctly lower. The discrepancy is due to the timing of yesterday's market movements and the corresponding lender reactions. Some lenders saw enough weakness to reprice for the worse before the end of the day. Others just let it ride. Those who repriced were able to drop rates back in line with yesterday morning's rates today. Those who didn't reprice just remained in the same territory, making this the 4th straight day with very little change despite a more pronounced move lower in 10yr Treasury yields.

Financial markets continue hanging on every headline pertaining to the trade war. In general, news that makes a deal seem less likely is good for rates while news that increases the odds of a deal pushes rates higher. We were treated to both examples today, but tomorrow remains a bigger deal as a new round of tariff hikes will go into effect unless the US and China strike some sort of deal. The risk of such a deal is reason enough to be cautious with respect to floating your mortgage rate if you have the chance to lock.

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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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