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Mortgage Rates Continue Easing Back Toward Long-Term Lows

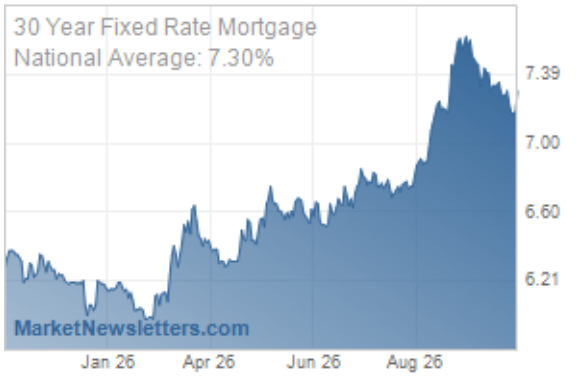
Mortgage rates **moved lower** for the 2nd straight day, which brings them back in line with Monday's levels. While these aren't quite the lowest rates of the past 2 weeks, they're much closer than they were on Tuesday morning. That means the average lender is nearly able to offer the lowest rates since September 2017!

In the slightly bigger picture, underlying bond markets seem to be **consolidating** after the aggressive move to lower rates 2 weeks ago. In other words, if we can look past some of the recent volatility, the general trend has been **sideways** for nearly 2 weeks now. This is a good thing because, again, the "sideways" is happening at long-term lows for rates. All things being equal, that's a sign that the market is at least willing to see rates move even lower.

Whether or not rates do indebed move lower likely **depends** on the incoming data and events in the coming weeks. Tomorrow brings a somewhat significant example in the form of the latest report on Retail Sales, but next week's Fed Announcement (and press conference and forecasts) is the biggest flashpoint on the near-term horizon. In general, the weaker the economic data and the more aggressive/concerned the Fed appears, the better it would be for rates.

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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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