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Mortgage Rates Fight to Remain at Week's Best Levels

Mortgage rates Moved **just slightly lower** today, despite some push back from underlying bond markets. Typically, weakness in the bond market (like the kind we saw today) corresponds to rising rates--even if only a modest amount. The compensating factor today was the timing of yesterday's bond market gains.

Simply put, there is a **bit of lag** between bond market movement and mortgage lenders' ability or willingness to pass those gain along in terms of improved rates. Additionally, in this more volatile environment with rates already very close to super long-term lows, lenders are generally hesitant match the bond market's movement step for step.

All of the above left lenders with some insulation against today's bond market weakness. Had it been any bigger, we probably would be talking about slightly higher rates today.

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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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