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Mortgage Rates Hold Steady at Week's Highest levels

Mortgage rates managed to hold relatively **steady** today after moving **higher** at their fastest pace in over a week yesterday. Incidentally, they also hit their highest levels in more than a week as well. In the bigger picture, the changes have been relatively small. The underlying bond market is catching its breath after an impressive surge toward lower rates throughout August.

Some market participants think the next noticeable wave of momentum will begin tomorrow after Fed Chair Powell speaks at the annual Jackson Hole symposium. Like many potentially important communications from the Fed, this one has plenty of **POTENTIAL** to cause a stir, but is by no means guaranteed to do so. If it does, the risks are tilted toward rising rates as opposed to a quick return to recent lows. Importantly though: both scenarios are possible and entirely dependent on what's said.

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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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