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Mortgage Rates Back in Line With Recent Lows

Mortgage rates **were slightly lower** today despite some volatility in the underlying bond market. Rates have generally been moving lower recently, but the trend of improvement looked like it might have been running into some resistance yesterday. While today's drop isn't big enough to suggest complacency, it does make a case for slightly less defensiveness in the short term.

In the bigger picture, however, it's good to keep in mind that rates are the lowest they've been in almost a month. Early September was still a bit better, but those were the lowest rates in more than 3 years.

Volatility remains a risk as every update regarding a potential trade deal seems to have an easy time pushing the bond market around. When bonds improve or deteriorate enough during any given day, lenders can issue mid-day changes to mortgage rate quotes. It's a good idea for consumers to have a gameplan about locking vs floating with their mortgage professional of choice.

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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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