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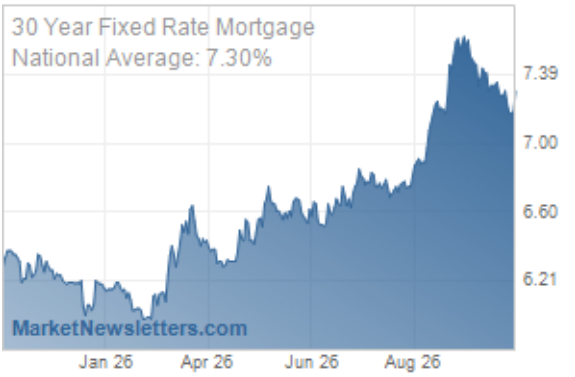
Mortgage Rates Little-Changed Near Recent Highs

Mortgage rates **improved modestly** today, depending on the lender. Some lenders moved rates higher yesterday due to deterioration in the bond market. Others simply planned to adjust for market conditions this morning. If we look at the last 3 days altogether, however, it's easier to characterize rates as being right in line with the highest levels in nearly a month.

Volatility remains a risk in the near-term future, but not for conventional reasons. Normally, economic data and Fed policy would be responsible for the biggest moves in the bond market that underlies mortgage rates. At the moment, however, geopolitical risks and US/China trade policy updates can have an impact that's just as big. There was fresh evidence of this today when Brexit-related updates offset the influence of a key piece of economic data (Retail Sales).

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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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