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Highest Mortgage Rates in More Than a Month

Mortgage rates **may have managed** to remain mostly flat last week, but they did so near their highest levels in several weeks. After moving up at a moderate pace today, they're now at the highest levels in just over a month. After being as low as 3.375-3.5% for a top tier conventional 30yr fixed quote in early September, the average lender is now roughly 0.5% higher in rate. That equates to a $84 change in monthly payment on a $300k loan (or $28/mo for every 100k financed).

Today's rate spike came courtesy of news relating to Brexit over the weekend. Investors were on guard against the possibility that the negotiation process would NOT be extended. If that had been the case, rates might have moved lower today instead. But now that an extension looks like a strong possibility, rates were free to move in the other direction. This is an important time to be paying attention to interest rate momentum because if rates rise too much more from here, some would see that a sign that rates are transitioning into a more sustained upward trend. We'll definitely discuss that in greater detail if there's more evidence for it in the coming weeks.

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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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Expert Advice | Exceptional Service | Flawless Execution

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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