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Mortgage Rates Slightly Higher, As Expected

Mortgage rates **moved lower for 3 days in a row** as of yesterday afternoon. But that trend was likely to reverse based on the timing of yesterday's market movement. Specifically, the market was suggesting mortgage lenders should raise their rates, but not quite urgently enough (or early enough in the day) for lenders to pull the trigger at the time. As such, it was a strong possibility that we'd see lenders make those adjustments with today's first rate sheets.

Things actually deteriorated a bit from there. Once again, bond markets were unable to maintain modest improvement from the overnight trading session. As bond prices move lower and yields move higher, lenders are increasingly forced to "reprice" their mortgage rate sheets (i.e. they change the rates they're offering in the middle of the business day). Multiple lenders repriced for the worse today, bringing rates back up toward their highest levels in more than a month.

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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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