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Mortgage Rates Holding Near 3-Month Highs

Mortgage rates **launched to their highest levels in more than 3 months** yesterday for a variety of reasons. Chief among them was a series of comments from both China and the US about the intent to cancel previously announced tariffs as a part of the phase 1 trade deal. Tariffs and trade have been weighing on the economic outlook in a big way, and that's benefited interest rates. Anything that lessens the weight has the opposite effect.

Notably, the bond market **failed** to improve very much today even after Trump said that there was **no agreement** to roll back tariffs yet, even though there was a clear reaction. This could be due to the fact that markets expect a deal to be worked out eventually, but bigger-picture momentum is also a consideration. Simply put, rates have been moving so much lower for so long that they could be entering a natural corrective phase that creates its own upward momentum regardless of incoming news and events.

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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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