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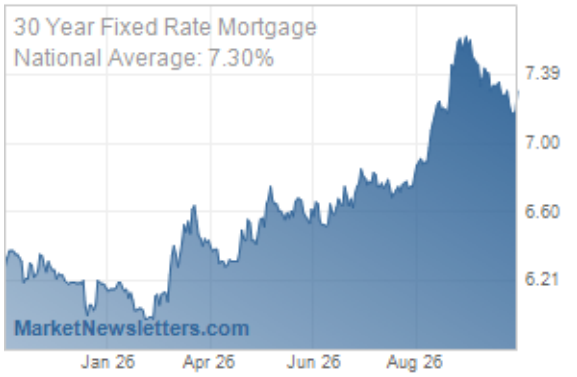
Mortgage Rates Higher to Start Holiday Week

Mortgage rates finally moved **a bit higher** today after avoiding such things for nearly 2 full weeks. The losses were mild today, but nonetheless take the average lender back in line with rates from November 15th. This is more of a commentary on the narrowness of the recent range than the scope of today's weakness.

Mortgage lenders will be **closed on Thursday** for the Thanksgiving holiday and some will be closed on Friday as well. From a rate standpoint, the market forces that underpin rate movement are severely impacted by the holiday. There is no reliable way to know if the impact will be positive or negative, simply that a decrease in the staffing levels and an increase in distraction/absences among market participants can result in some fairly random movement for rates. The takeaway is that we could see some volatility in markets this week that we wouldn't see on a normal week all other things being equal. We'll likely be waiting until the 2nd week of December before getting a clearer sense of interest rate momentum.

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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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