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Mortgage Rates Fall Back to Recent Lows

Mortgage rates **recovered** today after moving higher for the first time in nearly 2 weeks yesterday. In the bigger picture, rates have been in a back-and-forth pattern near long-term lows. Most of October and early November were spent with rates moving higher in that pattern after late September marked a surge lower. While we wouldn't call the past few weeks a "surge" per se, they've at least been moving in the right direction.

The average lender **improved** back to levels seen about a week ago. Those were the best offerings in roughly 3 weeks. That said, we're only talking about small moves in the grand scheme of things. Most prospective borrowers will only be seeing slightly lower upfront costs on any given loan quote, if not a complete absence of change.

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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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