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Mortgage Rates Slightly Higher Ahead of Fed Announcement

Mortgage rates **moved up modestly** today as bond markets weakened in response to trade headlines. This week's key consideration on the trade front is whether or not the planned December 15th tariff increase is delayed, canceled, or confirmed. In general, a delay or cancelation would be bad for rates, but markets are already expecting a delay to some extent. The bigger deal would be waking up Monday morning of next week to find the tariff hike had been implemented. In that case, rates would likely benefit (i.e. move lower!).

Between now and then, we are most likely to see moderate volatility in a fairly narrow range. Several optimistic trade headlines put upward pressure on rates today, but **not enough** to push them outside their recent range.

Tomorrow brings a policy announcement from **the Fed**. This is typically a big flashpoint for rates, but its importance is somewhat muted for a few reasons. First off, the trade war narrative dominates the news cycle currently--at least as far as rates are concerned (because rates don't care about the impeachment proceedings or the USMCA news). Beyond that, the Fed is not expected to hike or cut rates tomorrow, so there's not much they can do to rock the boat of market expectations.

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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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