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# Mortgage Rates Mixed Today, at Risk of Reversal

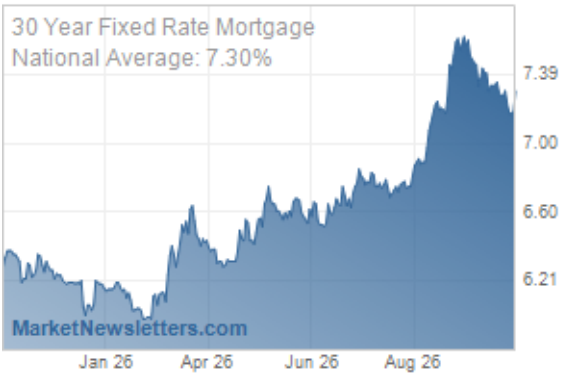
Mortgage rates were nicely lower on Friday, though not quite as nicely as we would hope or expect. **Why is that?** Simply put, the bond market (which underlies and most directly affects mortgage rates) suggested an even stronger improvement. Bonds provide the raw ingredients and mortgage lenders translate those into their daily rate sheet offerings--sometimes several times a day depending on bond market volatility.

More than a few lenders adjusted their rate sheets favorably on Friday, but they were cautious in that endeavor. This is fairly typical on Friday afternoons--especially in mid-December. The caution was further reinforced by the volatility nature of the underlying market motivations (i.e. the reaction to the US/China trade deal news).

Lenders were a bit more generous this morning after seeing bonds make it through the weekend with most of Friday's improvements intact. But the **gains were short-lived**. Both stocks and bonds were already in the process of moving back in the other direction after expressing some concerns about the trade deal on Friday. That mean stock prices and bond yields were moving higher for much of the day today. Most mortgage lenders were forced to reissue negatively-revised rate sheets by mid-day. That took them back in line with Friday's levels in most cases.

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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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