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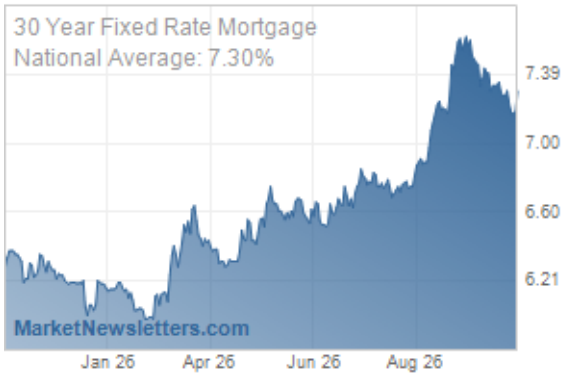
Mortgage Rates Hold Fairly Steady

Mortgage rates didn't do much today, and that's the sort of thing that could get to be all too familiar as we head into the end of the year. With the Fed announcement and trade deal drama last week, the bond market (which underlies interest rate movement) made it through the last of 2019's big ticket events. Beyond that, the 2nd half of December always tends to calm down in terms of market participation due to the holiday season.

All of the above usually means that rates don't move much, or at the very least, not much outside their recent range. There can be exceptions to that rule on certain years, but we'll cross that bridge if we come to it. Either way, the bigger risks for more meaningful changes in rates won't show up until the 2nd week of January.

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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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