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Lowest Mortgage Rates in a Month

Mortgage rates have been on a solid run over the past few weeks--a time that tends to see the chips fall where they may in terms of market movement (especially for rates). Yesterday and today were really the first two days since December 18th that have seen any semblance of business as usual for rates traders. Even then, much of the participation was drawn out by geopolitical risks surrounding the flare-up in US/Iran relations after a drone strike killed Iran's top general.

Mortgage rates have been edging lower for nearly 2 weeks and are now at their lowest levels in exactly 1 month. The gap between the highs and lows during that time isn't huge. Worst case, rates were 1/8th of a percent higher on December 20th. Either way, rates are historically low with the average lender under 4% for top tier scenarios the entire time.

Next week will be important as there are several big-ticket economic reports (a key source of inspiration for the bonds that underlie mortgage rates) not to mention the likelihood of additional geopolitical developments.

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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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