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Mortgage Rates at Recent Lows, But Struggling to Improve

Mortgage rates **held steady** today, keeping them in line with their lowest levels in more than a month. That's the good news. There's really not any bad news, per se. Rates could remain here or even move lower depending on events that will unfold in the coming days and weeks. But to some, the absence of improvement could be taken as a sign of resistance in the underlying bond market.

The same people seeing that resistance would also be quick to point out that a good amount of the recent move lower in rates owes itself to the flare-up in US/Iran tensions, and that lower rates would rely on tensions **remaining or escalating further**. True, that may happen, but if it doesn't, rates would increasingly experience upward pressure as days tick by.

In addition to geopolitics, interest rates will continue to take cues from economic data, among other things. On that note, there are several important reports due out by the end of the week with Friday bringing the typically important jobs report.

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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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