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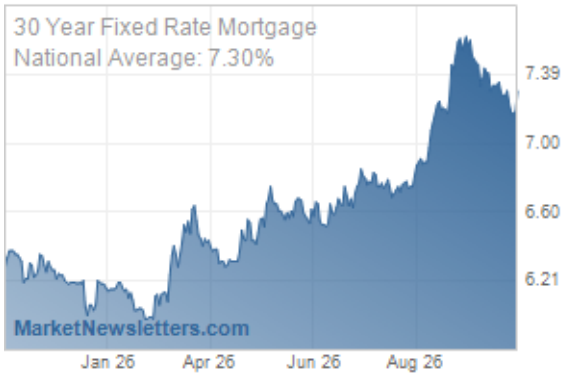
Mortgage Rates Finally Bounce Higher

Mortgage rates have been **on a tear** recently. The average lender has either held rates steady or improved them every single day since January 16th. Some of those improvements have been substantial, ultimately resulting in the lowest rates in more than 3 years as of the past 2 business days. Today, however, finally brought an end to the winning streak with the first meaningful move back in the other direction.

"Meaningful" may not be too meaningful depending upon how closely you're following rate movements. The average lender is still easily able to offer conventional 30yr fixed rates of 3.5% on top tier scenarios. The bigger issue is merely the risk that today marks some sort of turning point in the bigger picture. It's too soon to know if that's what this is, but it's definitely the first obvious candidate since the coronavirus rate-drop began.

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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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Expert Advice | Exceptional Service | Flawless Execution

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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