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# Mortgage Rates Have Already Risen From All-Time Lows (But Only Slightly)

It's Thursday, and thus time once again for Freddie Mac's weekly mortgage rate survey. This is the longest-running and most widely-cited snapshot of mortgage rates in the US, but it frequently results in **misinformation for mortgage shoppers**. The survey does an accurate job of capturing the rates available early in any given week, but it doesn't take the entire week into consideration. As such, actual rates can be very different by the time the survey is published (and news organizations are citing it as a breaking story).

This is most noticeable when rates make huge moves late in any given week or simply when rates are **near all-time lows**. In the current case, the average lender **was** at all-time lows late last week when Freddie's survey wasn't accepting any responses. It's no surprise to see Freddie's survey showing all-time lows today, even as rates have clearly moved up a bit from those all-time lows. After all, a good amount of that movement occurred after Tuesday when the majority of Freddie's survey responses have already come in.

All that to say, please don't expect your mortgage lender to be able to offer all-time low rates today... not without a time machine anyway.

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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.

**Rich E. Blanchard** 

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