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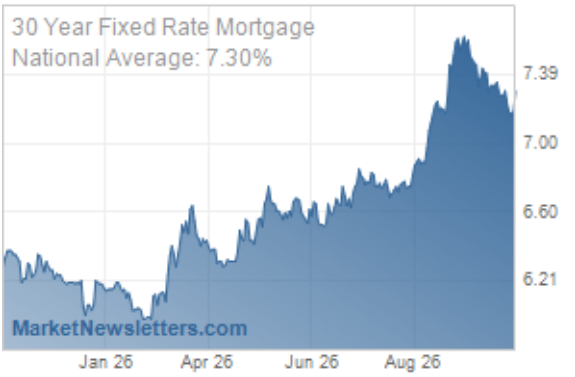
Mortgage Rates Start Higher But Finish Lower

Mortgage rates pulled off a **repeat performance** of last Friday's intraday drama. The average lender began the day in **higher** territory as bond markets were weaker in the morning. Bonds recovered nicely and mortgage lenders were more than willing to adjust rate sheets accordingly. After being in slightly weaker shape compared to Friday's latest levels, the average lender was **noticeably better** than Friday by the end of the day.

What does "noticeably better" look like in **objective** terms? Depending on your existing rate and scenario, it might not look like much. The industry is pecking away at an **all-time low** rate range. Progress at these levels will continue to come in bits and pieces. Most prospective borrowers would see this change in the form of lower upfront costs to the tune of 0.1-0.2% of their loan amount. Quoted interest rates would remain the same for most lenders.

That said, a few lenders' rates are so close to one another in terms of pricing, that today's change would indeed result in a rate quote dropping by and **eighth of a percentage point (0.125%)**. Either way, the scenarios continue seeing rates near **3.0%.**

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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