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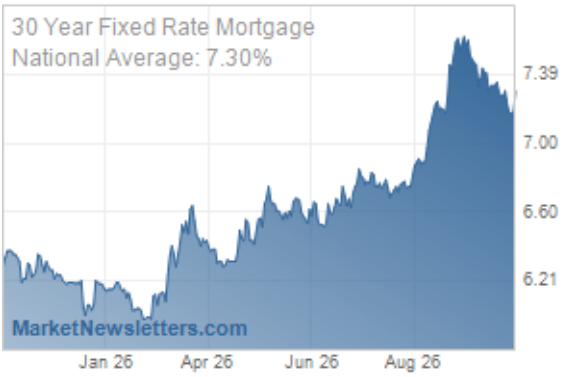
Mortgage Rates Up or Down, Depending on Lender

Mortgage rates were **mixed** today with some lenders improving and others moving higher. This isn't so much a factor of anything that happened today as much as it is about what lenders did yesterday. Specifically, the bond market (which underlies rate movement) was stronger in the afternoon. This meant that mortgage lenders could adjust yesterday's mortgage rates slightly lower. Some of them did. Some of them didn't. Simply put, lenders who kept rates unchanged yesterday afternoon were able to offer slightly **lower** rates today. Lenders who dropped rates yesterday were forced to increase slightly.

In the bigger picture, we're not talking about substantial movement. The average homeowner (or prospective homeowner) will be seeing rates that are effectively at **all-time lows**, albeit with closing costs that are marginally higher than one of the truly stellar days of the past 2 weeks. The only caveat is that "all-time lows" only truly apply to top tier conventional scenarios. Certain loan types are still elevated relative to historic lows, due to unique challenges presented by the post-COVID-19 mortgage environment. These challenges will eventually ebb, but for now they mean that **not everyone** will be benefitting equally from the current low rate environment.

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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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