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Mortgage Rates Defy Odds, Improving Yet Again From Record Levels

There are two kinds of headlines about **mortgage rates** today: those that rely on the weekly survey-based data published each Thursday by Freddie Mac, and those who rely on the actual daily average rate compiled by Mortgage News Daily. **In both cases**, the headlines can claim new record low rates, but each source is referring to a different instance of all-time lows. for the average lender.

Specifically the all-time lows I told you about on **Monday** are the **same** all-time lows Freddie Mac is talking about **today** (Freddie's survey only covers the first part of any given week and tends to heavily favor Mondays). And the all-time lows I'm talking about today are those that have yet to be captured by Freddie's survey. Indeed, they may not be captured at all if rates happen to move up by the beginning of next week.

Even if rates do manage to move higher, something would need to change **very quickly** and in a **very big way** for such a move to threaten the generally amazing rate environment. The biggest caveat continues to be that mortgages remain much harder to qualify for than they have been over the past few years. Additionally, even in cases where qualifications aren't an issue, certain combinations of factors can result in rates being nowhere near all-time lows.

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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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