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Mortgage Rates Almost Back to Early January Levels

Mortgage rates made **more progress** today, but only after some drama in the morning. The bond market started the day in weaker territory and many mortgage lenders were offering higher rates as a result. As the day progressed, bonds improved and lenders adjusted their offerings accordingly. By the afternoon, the average lender was in better territory than yesterday.

The improvement is the latest in a string of **slow, steady gains** for the mortgage market. While the average lender is not yet quite back to the super low territory from early January, many are as close as they've been since the January 6th rate spike following the Georgia senate election.

Top tier **purchase** rates for conventional 30yr fixed loans are in the 2.5 to 2.75 neighborhood while top tier no-cash-out **refis** are about an eighth of a percentage point higher than that.

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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	99.08	-0.36
10 YR Treasury	5.0608	+0.0748
30 YR Treasury	5.3949	+0.0392

Pricing as of: 11/12 10:40AM 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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