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Mortgage Rates Hold Steady to Start New Week

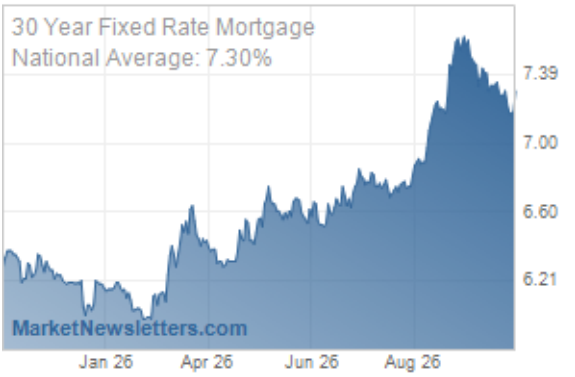
Mortgage Rates **did well** last week, with the average lender getting very close to long-term lows by Wednesday. After that, however, volatility in the bond market caused some concern about an unfriendly shift in rate momentum. Today's trading helps soothe those concerns as the bond market (which dictates rates) held inside a narrow range **very close** to Friday's latest levels.

The average mortgage lender offered rates that were at least as good as Friday's with **purchases** still seeing 2.5-2.625% and **no-cash-out refis** in the 2.75-2.875% neighborhood (this assumes a top tier conventional 30yr fixed loan with at least 20% equity, 740+ credit, and no other negative loan level price adjustments).

The bond market has a lot on its mind these days. A large scale **battle is being waged** between all of covid's ill effects and the widespread effort to combat the same. One of the ways financial markets can observe that battle is via important economic reports. With that in mind, there are several such reports throughout the week. Depending on the outcome, we could see rates begin to make another move in the coming days, for better or worse.

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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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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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