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A Message from Rich E. Blanchard:

"30yr fixed rates between 4.125 and 4.25% on top tier scenarios"

Mortgage Rates Begin Week Higher

Mortgage rates **were slightly higher** today relative to last Friday's levels, leaving them near the 2-year highs seen last Thursday. Volatility continues to run much higher than normal, with lots of intraday reprices (lenders changing rates in the middle of the business day) over the past 2 weeks, and generally big changes from day to day.

Bond markets (which underlie mortgage rate movement) began the day in much weaker territory, but managed to make some huge improvements heading into the afternoon. As such, most lenders were quoting **higher rates this morning** before repricing to slightly lower rates as the day progressed. To be clear, that's "lower vs this morning." Even after the improvements, we're still not back to Friday's levels. That said, most borrowers would still be seeing the same contract rates today, with the only deterioration being slightly higher upfront costs, depending on the scenario. Most lenders are quoting conventional 30yr fixed rates between **4.125 and 4.25%** on top tier scenarios.

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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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