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Mortgage Rates Remain at Recent Highs Despite Afternoon Bounce

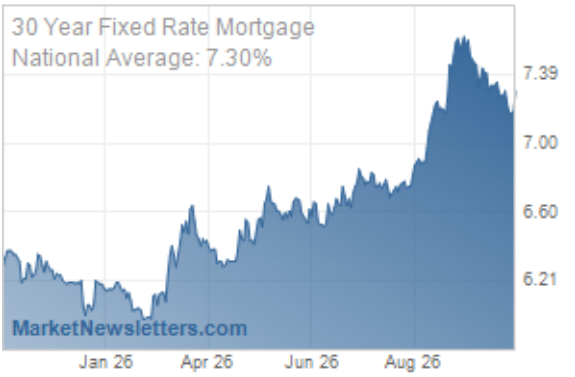
Mortgage rates **rose slightly** today, on average, but performances varied by lender and depending on the time of day. Rates were higher across the board this morning as global bond markets added to yesterday's weakness (weaker bond markets = higher rates, in general). Investors were on edge ahead of Trump's inauguration address as there was speculation that he'd offer more details on specific stimulus plans. When those details never came, markets reacted accordingly. Stocks moved lower and bond markets improved. Several lenders were thus able to offer mid-day rate improvements. This took the average to "just slightly higher" from "decidedly higher" earlier this morning.

4.25% remains the most prevalently-quoted conventional 30yr fixed rate on top tier scenarios. Some lenders are up to 4.375% after this week's somewhat abrupt spike and a scant few remain down at 4.125%.

For some borrowers, this week's biggest impact on housing expenses comes not from rates, but from the **FHA mortgage insurance news**. As feared, just over an hour after the inauguration, the Trump administration revoked the mortgage insurance cut announced earlier this month. For those affected, the change in monthly payment would have been roughly equivalent to a 0.375% change in rate.

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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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