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Rates Remain Higher Despite Afternoon Recovery

Mortgage rates **moved higher** for the 6th time in the past 7 business days, even after several lenders offered mid-day improvements in the afternoon. That leaves them at their highest levels of the year, although things were worse for most lenders earlier this morning.

4.25% remains the most prevalent quote on top tier conventional 30yr fixed scenarios. Like yesterday, a few more lenders moved up to 4.375%.

It continues to be the case that there is little rhyme or reason to the short-term market movements causing volatility for rates. The bigger picture themes are more relevant. Those themes suggest a trend toward higher rates has taken shape although the implications would be more severe if rates break above mid-December's highs. While we're not there yet, it's **safest to assume** that's where we're headed until/unless we see a big shift in the other direction.

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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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