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Mortgage Rates Finally Find Some Traction

After spending the past 5 business days moving higher, **mortgage rates finally found their footing** today. The improvement came in phases, with today's first round of rate sheets only marginally better than yesterday's. Bond markets (which underlie rate movement) surged into stronger territory around 11am as investors pared risk during Trump's press conference. This allowed most lenders to "reprice," meaning they send out revised rate sheets with better terms.

From the **highest** levels in nearly 3 weeks yesterday, today's rates ultimately fell to the **lowest** levels of the week by the afternoon. 4.25% remains the most prevalent conventional 30yr fixed rate on top tier scenarios, although several lenders moved back down to 4.125%. That means most borrowers will see today's improvements in the form of lower upfront costs.

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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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