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Mortgage Rates Hit New 2017 Lows

Mortgage rates **moved lower** today--significantly in some cases--with the average lender making it back to 2017's lows for the first time since January. Rates came close to 2017's lows in late February and again last week before officially crossing the line today.

Bond markets (which drive mortgage rates) benefited from investors seeking safe haven after headlines broke regarding **North Korea's nuclear threats** against South Korea and The U.S. Other geopolitical considerations regarding Russia's potential involvement with Syrian gas attacks and the French election added to the bond market gains. As bonds gain ground, prices rise and rates move lower.

Lenders are now fairly evenly split between **4.0% and 4.125%** in terms of the most prevalent conventional 30yr fixed quote on top tier scenarios. A few of the most aggressive lenders are now quoting rates in the high 3's (emphasis on "few"), and there are still more than a few lenders up at 4.25%.

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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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