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Rates Push 2017 Lows For 3rd Straight Day

Mortgage rates set **new 2017 lows** for the third straight day today, although only in terms of "effective rates" (which take upfront costs into account). "Note rates" (which simply refer to the rate applied to one's loan balance) are unchanged from yesterday, with most lenders continuing to quote 4.0% for top tier conventional 30yr fixed scenarios. There are still quite a few lenders quoting 4.125% and a very small minority already down to 3.875%.

There were no new motivations for bond market movement (which dictates rates) today, but in general, rates have benefited this week from geopolitical risks and Trump's comments on the strength of the US dollar yesterday. Markets will close early today in observance of the Good Friday holiday and will be **closed tomorrow.** Banks will also be closed, which means no potential mortgage rate movement until next Monday.

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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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