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Rates Pushing Deep Into Post-Election Range

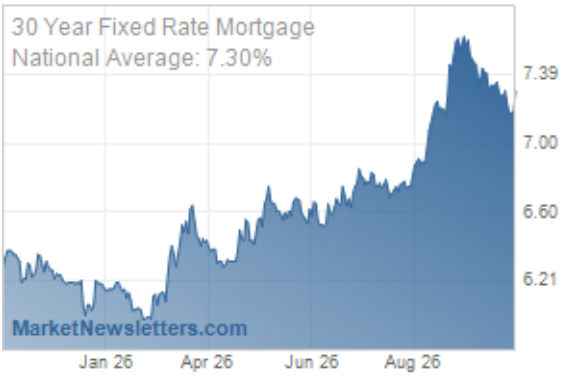
After stumbling just slightly yesterday, **mortgage rates** returned to their recent habit of setting **new 2017 lows** today. At this point, we're getting closer and closer to post-election lows. You'd have to go all the way back to November, 14th 2016 to see anything lower.

In specific terms, even more lenders have joined the majority in quoting conventional 30yr fixed rates of **4.0%** on top tier scenarios. The more aggressive lenders are now back into the **high 3% territory** (3.875% mainly, with a very small minority at 3.75%). Many lenders are quoting the same NOTE rates as yesterday, but today's upfront costs are moderately lower on average.

Rates are benefiting from geopolitical uncertainty and a cooling-off of investor optimism over the Trump administration's fiscal policy path.

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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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