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Mortgage Rates Hold Ground After Tax Plan Release

Mortgage rates **were relatively unchanged** today, but only after averaging the disparate changes from various lenders. That means some lenders are in much better shape versus yesterday while others are noticeably worse.

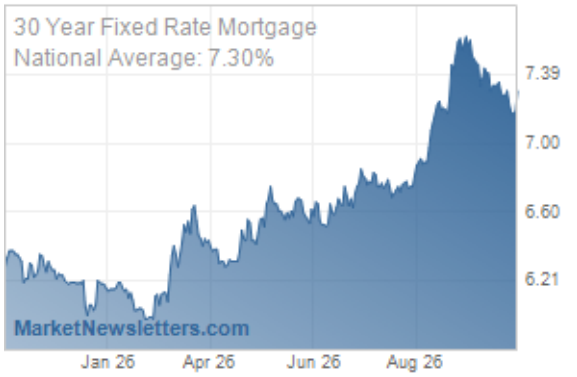
This sort of disparate movement **isn't typical** of mortgage rates across lenders, but it can happen when underlying bond markets experience volatility on back-to-back afternoons. That was indeed the case over the past 48 hours. Bond markets weakened (which pushes rates higher) yesterday afternoon, but only a handful of lenders issued reprices (new, higher rates, in response to intraday market movement). Today's volatility was in our favor resulting in several lenders issuing **POSITIVE** reprices.

Bonds made gains into the afternoon after **Trump's tax plan** was released. Stock markets were more optimistic about the potential details and bonds were more cautious. Both judged that they'd overshot the mark a bit, given the actual details of the announcement. In other words, stock prices and bond yields (which correspond to mortgage rates) rose more than they otherwise would have and thus had a quick correction back in the other direction.

Depending on the lender and the time of day you check in, today's rates might not have caught up to the underlying market movement yet. In those cases, you'd likely see improvements tomorrow, **BUT only** if bond markets don't move between now and then.

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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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