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Mortgage Rates Back at 2-Week Lows

Compared to yesterday, **mortgage rates** are either a little bit higher or lower depending on the lender at the moment. On average, they've inched just past last Friday's levels, meaning they're the **lowest in 2 weeks**.

As nice as that sounds, it's worth noting that we're really **splitting hairs** here. Most anyone pricing out a mortgage right now won't see any difference in their rate quote over the past few days. The biggest drop occurred last Friday and we haven't seen appreciable movement since then. Most lenders continue to quote conventional 30yr fixed rates in a range of 4.0-4.25% for top tier scenarios, with 4.125% being the most prevalent. 4.0% is the runner-up and the laggards are still up at 4.25%.

In the **bigger picture**, we've been looking for confirmation that the recent trend toward higher rates, which began in mid-April, had run its course. While today's improvement doesn't resoundingly offer that confirmation, it's good enough to consider the previous trend defeated for now. Risk-averse borrowers can view this as a cue to lock. Risk-tolerant borrowers can view it as license to keep floating and hoping for more improvement (as long as they're prepared to lock if things take a turn for the worse).

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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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Expert Advice | Exceptional Service | Flawless Execution

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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