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Mortgage Rates Little-Moved by Central Bank Speakers

Mortgage rates **were unchanged** today, on average. Some lenders were slightly better, others were slightly worse, but none were very far from yesterday's latest levels. In fact, most prospective borrowers would see the exact same quote they saw yesterday. As was the case yesterday, an absence of movement isn't bad news, considering rates are in line with their lowest levels since November 2016.

Today's key events were speeches from the leaders of the world's **2 biggest** central banks: Janet Yellen (Fed) and Mario Draghi of the European Central Bank (ECB). Markets didn't have especially high hopes that these speeches would be earth-shattering and that instinct ended up being right on the money. Neither speaker shared any major revelation. In fact, both avoided commenting on monetary policy almost completely.

Day-to-day risks remain muted **when** it comes to big swings in mortgage rates. Granted, a big swing is always possible when we're dealing with financial markets, but we just haven't seen any stark examples of that in more than a month. The most prevalently-quoted conventional 30yr fixed rate remains 3.875% on top tier scenarios.

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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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