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Mortgage Rates Rise a Bit More From Recent Lows

Mortgage rates were at their best levels in roughly a month last Friday afternoon. Since then, they've **risen modestly** on each of the past two business days. As has been the case for quite some time, day-to-day movement continues to be very tame. The actual interest rates at the top of loan quotes rarely change from one day to the next. Instead, fine-tuning adjustments to the overall cost of financing come courtesy of slightly higher upfront costs--at least in today's case.

In other words, if you were being quoted 3.875% yesterday on a 30yr loan yesterday, chances are you'd be seeing the **same rate** today, but with upfront costs just a bit higher (or a lender credit that's just a bit lower, depending on the scenario).

In the bigger picture, rates are attempting to push **lower** after rising fairly quickly from early September through early October. The weakness (read: slightly higher costs) over the past 2 days doesn't derail that effort, but that could change if the weakness persists for another day or two.

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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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