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Mortgage Rates Mixed Depending on Lender; Volatility Ahead

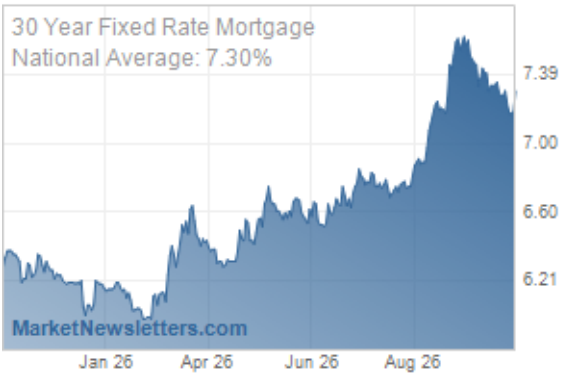
Mortgage rates **didn't move much** today, despite moderate improvements in bond markets. Typically, stronger bond markets result in lower rates, but if anything, more lenders moved into slightly weaker territory. That has a lot to do with the fact that bonds were in weaker territory around the time most lenders put out the first rate sheets of the day. With bonds improving in the afternoon, several lenders have issued mid-day reprices, bringing their rate sheets more in line with the underlying market.

In a broader sense, if we're not seeing widespread participation in mid-day reprices (and we're not), it's because underlying markets have yet to **definitively overcome** the slow, steady trend toward higher rates over the past few months.

Tomorrow morning's Consumer Price Index brings the **risk** of more confirmation for that trend, but only if it comes in stronger than expected. Economists are currently expecting a "core" year-over-year inflation reading of 1.7%--the same as the past 6 months. Any improvement from there could be seen as the first sign of growing inflation pressures--something that would ensure the Fed is as restrictive as its wiling to be in terms of monetary policy. That means Fed rate hikes and decreased bond buying would stay on track. Both of those policy stances would keep upward pressure on rates.

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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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