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Mortgage Rates Slightly Higher

Mortgage rates **moved higher** today, but the changes were minimal for most lenders. Bond markets (which underlie interest rates) have been searching for inspiration recently and largely coming up short. This morning contained several economic reports and the House passed its tax bill in the afternoon, but none of those events caused much of a stir for bonds. In fact, all of the bond market movement responsible for today's higher rates occurred during Asian and European trading hours. When US traders got in for the day, bonds were almost perfectly sideways through 3pm.

With next week bringing the Thanksgiving holiday and with the Senate not even taking up the tax bill debate until the following week (they're out all of next week), it's fair to wonder **how much worse** the lack of inspiration will get. The risky thing about these periods of lighter participation and lower conviction in financial markets is that they can result in unexpected and seemingly unjustified volatility. Lenders also tend to be less aggressive when it comes to offering better rates following bond market improvements. That generally decreases the benefits of floating in the near term.

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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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