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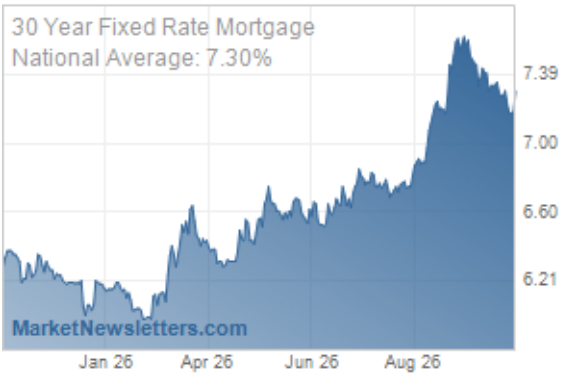
Mortgage Rates Flat as Markets Get Back to Business

Mortgage rates **were almost perfectly unchanged** today as markets returned to full force following the extended Thanksgiving break. Bond markets (which dictate mortgage rate momentum) had been consolidating in a narrower and narrower range in the weeks leading up to Thanksgiving. While it's safe to assume that we'll see a bigger move in the coming weeks, today didn't deliver.

The volatility is widely expected to result from the tax reform process. The Senate will begin debate this week, but **don't expect anything conclusive** until mid-to-late December. Markets are ready to react to success (which would be bad for rates) or failure (which would be good), and will move in the direction of those results to whatever extent one seems more likely than the other.

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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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