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Mortgage Rates Steady to Lower

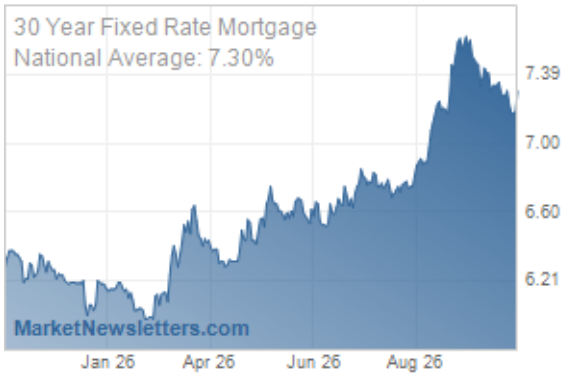
Mortgage rates were **more intuitive** today with most lenders keeping things unchanged at first. This matched the movement in underlying bond markets, where today's trading levels in the morning (when most lenders put out the first rate sheet) were roughly in line with yesterday's.

As the day progressed, however, bonds began to improve steadily. This improvement was enough for many lenders to issue positive reprices in the afternoon (i.e. new, lower rates for the day). While every little bit helps, we're only talking about a **token change** in most cases. The average borrower will see the improvement in the form of slightly lower upfront costs, with no change in the actual note rate.

The average lender continues quoting conventional 30yr fixed rates at **4.0%** for top tier scenarios. This hasn't changed fore more than 2 months.

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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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