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# Mortgage Rates Hold Recent Lows

Mortgage rates **moved slightly lower** today, despite movement in bond markets that would have suggested otherwise. The paradoxical strength is likely due to the fact that bonds improved faster yesterday without mortgage lenders adjusting rate sheets accordingly. In other words, we began the day with an advantage thanks to lenders being overly cautious yesterday. From here we could even see a few lenders adjust rate sheets for the better as bonds have managed to find their footing at the end of the day.

To put this talk of "improved rates" in context, many prospective borrowers **would not see any difference** between today's loan quotes and yesterday's. Some lenders didn't make any changes. Others merely offered modest reductions in upfront costs. It's only when we look at the average lender and consider those upfront costs to be part of the "effective rate" that we can say mortgage rates are lower today. For anyone looking longer-term and bigger-picture, rates have been effectively sideways for nearly 3 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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## Expert Advice | Exceptional Service | Flawless Execution

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.

**Rich E. Blanchard** 

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