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Mortgage Rates Higher Still; Intraday Volatility Increasing

Mortgage rates **continued higher** today, bringing the average 30yr fixed rate to another new multi-year high. That said, rates may vary quite a bit from lender to lender for several reasons. First, intraday volatility is back with a vengeance. For much of 2017, lenders were less likely to change rates in the middle of the day than to simply leave the morning rate sheet intact through all the little ups and downs in bond markets. Now that those ups and downs are getting bigger, lenders are much more willing to reissue rate sheets--sometimes several times a day.

In today's case, rates began at the **worst levels in more than 4 years**, but mid-day bond market improvements allowed quite a few lenders to offer better rates in the early afternoon. Those afternoon rates were thus slightly lower than "the highest in more than 4 years."

Rates have **varied quite a bit** from lender to lender as well. Even at the same lender, the previous gaps that existed between 30yr, 15yr, jumbo, ARM, and FHA loans have been in a state of flux amid the market volatility. The closest thing we have to common thread is a top tier conventional 30yr fixed quote having moved up to roughly 4.5%, with more than a few lenders up to 4.625%.

While there's always a chance that rates are close to finding their first major ceiling in 2018, it's safer to assume they can **continue to move higher** until we see clear evidence to the contrary. Rest assured, whenever that evidence emerges, you'll hear it here first.

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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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