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Mortgage Rates Little-Changed Despite Market Volatility

Mortgage rates **stayed fairly close** to yesterday's levels as underlying bond markets experienced some volatility throughout the course of the day. If mortgage lenders were forced to create rate sheets earlier in the morning, things would have looked very good at around 6am this morning. Financial markets were still reacting to yesterday's after-hours news of Gary Cohn's resignation. This resulted in stocks and bond yields moving lower.

Markets were more willing to get back to business today, with stocks and bond yields ("rates") **rising** together at 9:30am. By the end of the day, both had returned in line with yesterday's latest levels. This not only leaves mortgage rates in roughly the same territory, but it also suggests the downtrend in stocks and rates that began in late Febraury is potentially over. Mortgage borrowers should already be favoring **locking** vs floating in 2018, but today's trading reinforces that stance.

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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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