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# Mortgage Rates Match 2-Week Lows

Mortgage rates **fell again** today as several economic updates painted a slightly gloomier picture. In general, weaker economic data coincides with lower rates. First up were Retail Sales numbers, which moved into negative territory in February. Analysts expected a modest improvement. Later in the morning, several widely-followed sources of GDP tracking adjusted Q1 estimates significantly lower. For instance, the Federal Reserve Bank of Atlanta keeps a running tally of where GDP would come out today given the incoming data. Today's reading fell to 1.9% from 2.5% last week.

Following the GDP tracking updates, stock prices added to an already weaker performance and bond yields followed. Declining bond yields coincide with lower mortgage rates although that depends on lenders seeing enough of a decline to release new rate sheets in the middle of the day. Most lenders did, but the improvements were modest. The average borrower is likely to see the **same interest rate** at the top of the page (i.e. same NOTE rate) but with slightly lower upfront costs today (i.e. lower EFFECTIVE rate). With these gains, the average lender has inched down to the same rates seen on March 1st.

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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.

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