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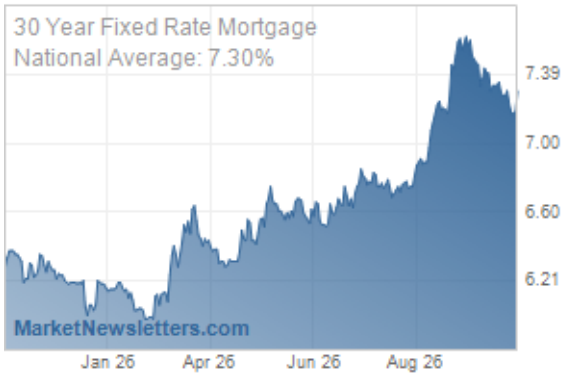
Mortgage Rates Still Solid Despite Warning Signs

Mortgage rates **were sideways to slightly lower** today, depending on the lender. That presents something of an opportunity because underlying bond markets have been suggesting a move in the other direction over the past few days. In other words, the bonds that underlie mortgage rates have weakened, but rates themselves are stable or stronger.

Much of this paradox has to do with the time of day that lenders generate their rate sheets. For example, if rate sheets were updated in real time, we might be seeing slightly higher rights this afternoon. With all of the above in mind, today's relatively lower rates are compelling for those who are in a position to lock. If nothing changes about underlying markets by tomorrow morning, most lenders will likely be slightly worse off. Of course, "worse" is a relative term, because today's rates are in line with 2-month lows. On the other hand, the overall range has been very narrow over that 2-month time frame.

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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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