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Mortgage Rates Recover For 2nd Straight Day

Mortgage rates **moved lower again today**, bringing them back in line with Monday's levels for the average lender. That said, rate sheets have been very stratified between lenders during the recent spat of volatility. In other words, even if 2 lenders were similarly-priced on Monday, they might not be today. Compared to Wednesday (highest rates this week), today's rates are nearly an eighth of percent lower.

The improvement in bond markets (which underlie rates) was somewhat serendipitous in the sense that there was no overt motivation in terms of economic data or news headlines. That's not to say there were no big economic reports (indeed, the first reading of Q1 GDP was released this morning)--just that they didn't elicit a big response in bonds.

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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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