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Mortgage Rates Sideways to Slightly Higher

Mortgage rates **moved higher on average** today, although a few lenders were better characterized as "unchanged." In either case, if you're shopping for a loan, you probably won't see a different rate at the top of today's quote when compared to yesterday. Change would only be measured in the form of slightly higher upfront costs (or lower lender credit, depending on the scenario).

In terms of the underlying financial markets that drive rates, the first two days of this week have been fairly calm and uneventful. The globally interconnected nature of financial markets deserves part of the blame for that as holidays have kept traders at home in Asia yesterday and Europe today. The level of activity and potential volatility **should increase** tomorrow. Not only will overseas markets be back in action, but the domestic calendar also has several important events including the ADP Employment report in the morning (occasionally treated as a prelude to the big jobs report on Friday) and the Fed Announcement in the afternoon. While the Fed is not even remotely expected to hike rates again at this meeting, investors are always tuned in to the verbiage of the announcement in case it offers clues about the future policy path.

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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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