

Rich E. Blanchard
Managing Director, RICH Home Loans LLC
NMLS: 492461
1550 Wewatta St., 2nd Floor Denver, CO 80202

Office: 720.619.9900
Mobile: 303.328.7047
richblanchard@richhomeloans.com
View My Website

Mortgage Rates Struggling to Improve

Mortgage rates **had a pretty good day** yesterday, but weren't able to extend that winning streak today--at least not in any significant way. The unwillingness to improve is part of a phenomenon in the broader bond market (which is responsible for "interest rates" in general).

When certain trading levels in the bond market are repeatedly approached, **but not broken**, they take on increased significance. Some investors view such levels as barriers that are less likely to be broken, but the more mainstream approach is to simply view any future break of such a level as an important signal.

2.95% has emerged as this sort of level in 10yr Treasury Yields--the main yardstick against which all other long term lending rates in the US (like mortgages) are measured. Treasuries are having a **very tough time** sustaining a break below 2.95%. Until and unless that changes, mortgage rates will also have a tough time making any meaningful improvements.

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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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