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Mortgage Rates Hit Holiday Weekend at Recent Lows

Mortgage rates moved much **lower this week** with another strong move today. As we discussed yesterday, this is certainly at odds with the prevailing news coverage, which continues to focus on yesterday's Freddie Mac survey. Here's a link to yesterday's article, or you can take my word for it that Freddie's survey is now outdated.

Or you could just forget all that and consider the following. At several huge, "household name" lenders, the upfront costs on a 30yr fixed quote of 4.75% are now the same as they were for 4.875% **just a few days ago.** That's a strong week by anyone's standards, and it brings today's rates in line with the lowest of the past several weeks.

Whether or not the strength persists, **remains to be seen**. We'll be waiting at least until next Tuesday to get any clues as markets are closed for Memorial Day on Monday.

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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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