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Mortgage Rates Hold Steady

Mortgage rates **were little-changed** today after rising somewhat quickly over the past 4 business days. This leaves them right on the top dead center of the proverbial fence. Or perhaps it's fairer to say ***A*** proverbial fence.

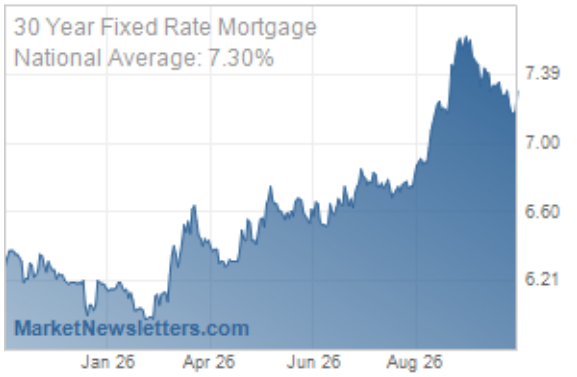
While rates are like any other financial instrument whose future can't be predicted, they do tend to pause and congregate at some levels more than others. We'll often see rising rates repeatedly run into a ceiling that goes on to become a floor in the future. This cycle can often repeat itself several times. That's the sort of fence we're dealing with at the moment.

This fence marked a low range for rates in late April after having been more of a ceiling in Feb/Mar. Most recently, rates broke back below the fence with last week's European political drama. Now, as that drama subsides, rates have returned. In terms of mortgage rates, we might think of it as an average 30yr fixed rate teetering between **4.625% and 4.75%**. But it's easier to follow via the quintessential interest bench mark: 10yr Treasury Yields. In this case, the center of the fence would be somewhere between 2.90 and 2.94%.

We were hoping not to move above 2.94% as of yesterday afternoon, and indeed we didn't. But for context, today's latest levels were just over 2.93%. **Long story short**, we're still in limbo... still on the fence.

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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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