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Mortgage Rates Improve Slightly

Mortgage rates were **steady to slightly lower** today, depending on the lender and the time of day. Rates were higher earlier this morning as bond markets began the day in weaker territory (bonds drive rates). Bonds have been in a weakening trend since the middle of last week when European political risks began to subside.

The early afternoon brought a wild and generally inexplicable move for bond markets. Much in the same way that we've seen "flash crashes" in the stock market from time to time, bonds underwent their own sort of flash crash. Actually, "crash" **isn't** the ideal word because the phenomenon involves a rapid improvement for bond prices and a rapid decline in bond yields.

Although yields move in the same direction as rates, mortgage lenders only update their rate sheets as needed (and never more than a few times a day). Most lenders made **friendly adjustments** to their rate sheets after the "flashy" movement, but it was barely enough to make today's rates better than yesterday's.

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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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