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Mortgage Rates Slightly Higher After Mid-Day Change

Mortgage rates began the day in **decent** shape relative to last week. The average lender's rate/fee combo was at least as low as it had been on Friday. As the day progressed, however, underlying bond markets continued to **weaken**. For many lenders, it was enough to make mid-day changes to rate sheets. Affected lenders ended up **slightly worse off** compared to last Friday.

Lenders who didn't reprice today are starting the day out at a **disadvantage** tomorrow. In other words, if bonds don't change between now and tomorrow morning, those lenders would have to move rates a tad higher. All that having been said, tomorrow is a half day for financial markets due to Independence Day on Wednesday (markets will be fully closed on Wed). Lenders tend to be more conservative with rate sheets surrounding holiday market closures. Bottom line: the potential for positive change is limited tomorrow.

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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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