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# Mortgage Rates Widely Varied by Lender

Mortgage rates ended the day roughly in line with yesterday's on average. That said, there's a **wider-than-normal** gap between lenders depending on several variables. The underlying issue is the timing of bond market volatility over the past 2 days. Let's break it down!

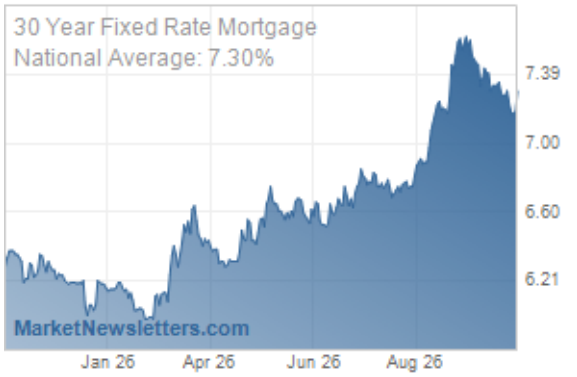
Yesterday started **strong**. Lenders who released rate sheets early enough in the day were in better shape compared to last Friday. Bonds soon began to weaken (which implies higher rates). A decent handful of lenders adjusted rates higher in the afternoon, but many kept rates unchanged. Because of this, I mentioned they'd be starting today at a disadvantage, and indeed they did.

Lenders who did **NOT** reprice yesterday were faced with weaker bond markets this morning as well as the need to get caught up with yesterday's move. As such their rate sheets were worse. Lenders who **DID** reprice yesterday were able to begin the day in roughly the same shape as yesterday.

The **final curveball** arrived in the form of a nice bond market improvement throughout the course of the day. Several lenders made mid-day rate sheet adjustments for the BETTER. Depending on how those lenders had played the volatility of the previous 24 hours, this left some of them unchanged and some slightly better. The lenders who didn't change rates today ended up dragging down the average, but the bottom line is that "better/worse/unchanged" is heavily dependent on the individual lender's 48-hour strategy. In the bigger picture, we're still in the same territory of the past 5 days.

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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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## Expert Advice | Exceptional Service | Flawless Execution

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.

**Rich E. Blanchard** 

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