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Mortgage Rates Still Trending Higher

Mortgage rates **were higher** again today, depending on the lender. Some lenders had already adjusted yesterday's rate sheets for late day market weakness the followed the US/EU trade announcement (i.e. trade war averted). Lenders who didn't adjust rates yesterday were simply left to do so this morning.

Markets have worked through most of this week's big ticket events (the things that could influence the bonds that influence mortgage rates). On **4 out of the past 4 days**, we've seen the highest intraday bond yields move slightly higher. This forms a negative trend that should keep mortgage seekers feeling defensive when it comes to locking vs floating--especially in light of the fact that this is the first noticeable trend in more than a month.

In other words, rates were exceptionally sideways from June 27th through last Friday. Now they look to be on the move and that move is **unfriendly** for fans of low rates. While rates will eventually bounce lower, trying to time the bounce can be like trying to catch a falling knife.

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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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