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Mortgage Rates Edge Lower; Volatility Potential Remains

Mortgage rates **fell modestly** today, bringing them back in line with last Friday's levels. Most of the inspiration for the improvement came from overnight developments in Japan, where the country's central bank doubled down on its commitment to keep easy money policies flowing for an extended period of time. In general, when large central banks commit to maintaining such policies, it's good for interest rates. Last night was no exception, but much of the benefit went to Japan's bond market (unsurprisingly) with US markets just getting a small token of the gains.

It should be noted that by the time such news filters through to the world of mortgage rates, the improvements are **barely detectable** for the average borrower. Many mortgage seekers will be seeing the exact same quote compared to yesterday. Those who see better quotes will almost certainly still be seeing the same interest rate, but with marginally lower upfront costs (something around $100 for every $100k financed).

From here on out the rest of the week is busier in terms of scheduled events that could impact rates. The potential for **volatility** is higher, culminating with Friday's big jobs report. Bottom line: rates are already near the highest levels in more than 2 months, but if the incoming economic data isn't 'rate-friendly,' they could keep moving higher.

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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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