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Mortgage Rates Little-Changed Ahead of Fed Minutes

Mortgage rates were **generally unchanged** again today although several lenders were in just slightly better territory. That makes this the 8th straight business day with almost no change in mortgage rates. During that time, underlying bond markets have improved slightly. Normally, those improvements would translate to modest improvements in rates, but lenders are waiting for a bigger breakout that, thus far, has failed to materialize.

If there is an event on the near-term horizon that will prompt such a breakout, it's not clear what it will be. Tomorrow brings the occasionally-important **Fed Minutes** release. This isn't a new policy announcement, nor is it a venue for the Fed to make any changes to rates or bond buying protocol. Rather, it's just a detailed account of the Fed meeting that took place 3 weeks ago. That meeting was fairly ho-hum, best we can tell from the policy announcement that followed, but there's always some chance that the Fed talked about something that will change the way investors feel about interest rate risks going forward.

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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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