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Mortgage Rates Extend Steady Streak

Mortgage rates haven't **really** moved for 9 straight business days. Some lenders have seen microscopic improvements during that time, but the average lender is still quoting the same rates and fees seen on August 13th.

The underlying bond market is part of the problem. Bonds--which dictate rates--haven't been too interested in responding to conventional inputs. The bonds that underlie mortgages are **especially** guilty (compared to, say, US Treasuries which are more willing to respond to news and events at the moment).

That doesn't mean **nothing** can happen that would have an effect, simply that the stuff that **has happened** hasn't been enough to move the needle. When market participants return in full force in mid-September, this seasonal pattern typically changes. It could even happen sooner, but until then, it's keeping the risk/reward spectrum very muted for those considering locking vs floating.

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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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