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Mortgage Rates Hold Steady as Stocks Stabilize

Mortgage rates **held relatively steady** today, finally leveling off after two solid days of improvement driven by the week's big stock market sell-off. Stocks and rates don't always move in the same direction at the same time, but when stocks make a big move lower, rates tend to benefit. This week's move lower in stocks was the 3rd largest since the financial crisis. In that light, we only saw a mere token of improvement for mortgage rates, but we'll take what we can get considering it was the only meaningful drop in rates since August 10th.

For most of the day, it looked like stocks might head back down, but they recovered in the afternoon. That **put an end** to the hopes of any more improvement in mortgage rates for this week. Underlying bond markets were quick to follow stocks back in the other direction as well. This suggests that things will remain challenging for rates in the coming week, unless another source of inspiration suddenly appears.

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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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