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Mortgage Rates Little-Changed to Begin The Week

Mortgage rates **didn't move much** today. Lenders who made changes to Friday's rate sheets generally did so toward slightly higher rates. Actually, it would be more precise to say those lenders raised upfront costs associated with any given rate. This is typical on days where the broader rate market is slightly weaker, but not weak enough for mortgage lenders to adjust mortgage rates by the standard 0.125% increment.

In the **bigger picture**, this leaves the average lender quoting conventional 30yr fixed rates of roughly 5% on top tier scenarios.

There were no major developments or economic reports to move the bond market (which underlies rates) today. The rest of the week is on the light side as well, but things pick up on Thursday and Friday.

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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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