

Rich E. Blanchard
Managing Director, RICH Home Loans LLC
NMLS: 492461
1550 Wewatta St., 2nd Floor Denver, CO 80202

Office: 720.619.9900
Mobile: 303.328.7047
richblanchard@richhomeloans.com
View My Website

Lowest Mortgage Rates This Month!

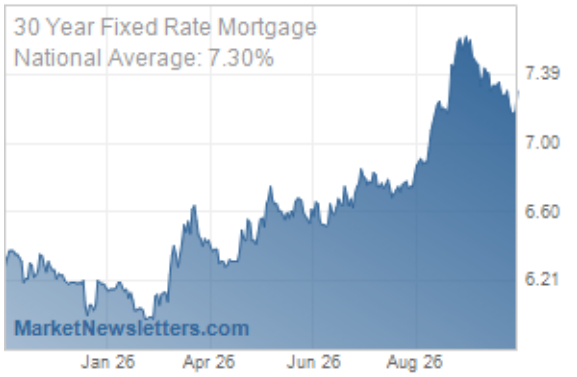
Mortgage rates hit their **lowest** levels of the month today! Sure, that's only 10 business days for the mortgage world, but we'll take every little victory we can get these days. Why is that? Because "these days" have been pretty rough. Exactly one week ago, rates were at their highest levels in nearly 8 years.

The assertion about today's rates runs **counter** to quite a few news stories. Major media outlets are reporting rates as being 'unchanged' this week. That **wasn't necessarily incorrect** until today. In those cases, reporters are relying on Freddie Mac's weekly survey data. The survey only collects responses from Monday through Wednesday and the results tend to over-represent Monday and Tuesday's rates on any given week. Long story short, as of yesterday, it would have been fair to say rates were indeed unchanged this week. Nearly all of the improvement happened today.

The likelihood of **additional improvements** remains to be seen. As far as the past several months are concerned, we really haven't seen stretches of good luck look much better than this one. As such, those who'd been floating last week may want to consider locking this week, assuming that's an option. It's not out of the question for rates to improve further, but that's dependent on several other volatile variables.

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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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