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Mortgage Rates Flattening Out Much-Needed Winning Streak

Mortgage rates **rose almost imperceptibly** today, with a few lenders not showing any detectable changes from yesterday. Still, it was the first time since November 30th that rates were higher than the previous day (on average). Today's move was so small that most lenders accounted for it in the form of upfront costs. This means that borrowers would be quoted the same rate as yesterday, but with a small increase in upfront costs.

For those who read yesterday's commentary (which said we may have just seen temporary lows in rates as the current move was running out of steam), none of this should come as a surprise. In fact, given the pace of the improvements in recent weeks, it's arguably a good thing to take a break because it could help rates hold in stronger territory for longer.

The most obvious jumping-off point for volatility on the horizon is next week's Federal Reserve Announcement. There are a few key economic reports due out between now and then that could also get things moving.

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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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