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Mortgage Rates Unchanged Again as Markets Remain Cautious

Mortgage rates **were unchanged yet again** today. Given that rates are based on trading levels in underlying bond markets, it's no surprise to learn that bond investors have been hesitant to take things too far in either direction after pulling up slightly from the long-term lows achieved in early January. The same could be said for the stock market, but replace early January with late December.

For either side of the market, the biggest lingering uncertainty is the fate of the **government shutdown**. The extent to which a shutdown resolution would move markets remains to be seen. But at the very least, there's a risk that a resolution would push stocks and interest rates higher in unison--at least temporarily.

From there, it would fall to actual economic data to set the tone. In that regard, bonds have a better chance of encountering **good news**. They simply may have to endure a temporary spike between now and then. If, on the other hand, the reestablishment of economic reports (many are currently on hold due to the shutdown) proves to be bad news for bonds, we're looking at a solid opportunity to lock in rates that are nearly as low as they've been for roughly 9 months.

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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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