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Mortgage Rates Could Be More Volatile Next Week

Mortgage rates **were only slightly higher today,** and didn't rise enough to make it above the levels that showed up somewhat abruptly on Wednesday. That keeps this week fairly tame in terms of volatility. In fact, most of January has been fairly calm after rates initially rebounded from the long-term lows seen in the first few days of the year. That may change next week, however, for a variety of reasons.

The **government re-opening** is only one of these reasons and probably not the most important one. Rather, investors will focus on any major changes in the Federal Reserve's policy statement on Wednesday. Then on Friday, we'll get the big jobs report, which is the most consistent source of volatility and inspiration for rates when it comes to economic data. Economists expect a major contraction in the job count from last month. Such big changes in forecasts leave lots of room for investors to be surprised. The more surprised they are, the faster rates could move, for better or worse.

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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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