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Big Day For Mortgage Rates

Thursday plays host to vastly more **mortgage rate** articles than any other day of the week. This has to do with the regular weekly release of Freddie Mac's mortgage rate survey (which many news organizations use as source material for one article per week on the topic. Freddie's data is great when it comes to tracking long term trends, but it **doesn't** account for day to day movements. For example, today's Freddie survey suggests rates are lower this week, but if we look at this Thursday afternoon vs last, we're not quite back down to those levels for the average lender. The good news is that last Thursday's rates were the lowest in nearly a year.

That brings us to today's **important distinction**. Today is officially the first day in a long time where we can say the average lender is quoting the same rates, year over year. In other words, today's rates are equal to those seen on Feb 7, 2018. Unless rates move quickly higher tomorrow, we should officially be LOWER year-over-year for the first time since Nov 2016.

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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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Expert Advice | Exceptional Service | Flawless Execution

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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