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Mortgage Rates End Week at Lows

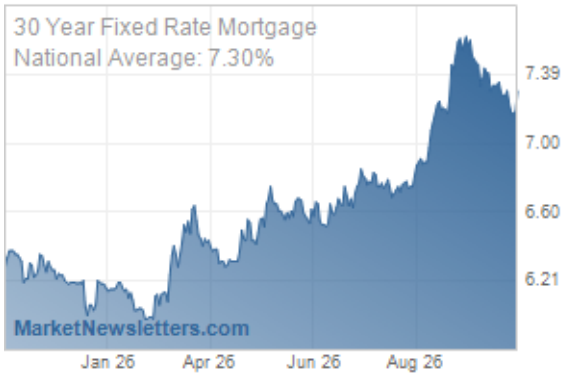
Mortgage rate may not be quite as low as they were on January 31st, but they nonetheless managed to end at the **lowest levels of this week**. Unlike January 31st, we can still say we're at the lowest levels in more than a year (yesterday was the first official day for that distinction).

All of this is beside the point. We're effectively as low as we've been in a long time. The average lender is once again able to quote conventional 30yr fixed rates below 4.5% for the best-qualified borrowers.

Beyond that, there's **at least an equal chance** that rates could go lower in the short-to-medium term depending on economic data and the resolution (or lack thereof) of several lingering uncertainties. Those uncertainties include but are not limited to the status of the government shutdown, the March 1st US/China tariff deadline, the Brexit process in Europe, and the ability (or lack thereof) of the stock market to get back to 2018's highs.

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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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