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Rates Stay Low; Bigger Risks/Rewards Next Week

Mortgage rates **remained at recent lows** today, as underlying bond markets strengthened. For US Treasuries, this brought rates to new multi-month lows. Mortgage-backed bonds, on the other hand, simply returned in line with the best levels of the week. That allowed mortgage lenders to continue offering the best rates of the week (also the best rates in more than year!).

For most of 2019, rates have remained locked in a **narrow range**. The past few days have done more than any others to challenge that range, but it will likely take friendly words from the Fed next Wednesday to fuel any further improvement.

With that in mind, I'd say that much of the recent strength in rates is based on **hopes for friendly central bank policies**. There's always a risk that the Fed isn't quite ready to say what markets are hoping they'll say. If that's the case, we could see rates retreat back into the previous range. Either way, next week presents a bigger risk/reward scenario in terms of how far rates could move.

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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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