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Mortgage Rate Stay Lower Week-Over-Week

Mortgage rates **improved again** today, keeping the week-over-week move decidedly friendly. For more on the weekly move, see the in-depth discussion in yesterday's coverage (read more...). Long story short, the widely-followed Freddie Mac rate survey is always frequently cited in mortgage rate coverage from major media outlets on Thursday. It can also be a bit stale due to its methodology. In yesterday's case, it resulted in multiple articles claiming rates were higher on the week when in fact they were lower. And now they're a bit lower again today!

Things could certainly change next week as there's a big slate of important economic reports on tap. In general, stronger economic data pushes rates higher and vice versa. In addition to the data, we'll get an updated policy announcement from the Fed on Wednesday afternoon. This always has the potential to move markets/rates--especially coming off the volatile response to their latest announcement on March 20th.

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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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