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Mortgage Rates Modestly Higher, But Volatility Could Increase

Mortgage rates **moved up** today, but at a fairly tame pace in the bigger picture. The rest of the week, however, may not be as tame. There are multiple economic reports on tap with a history of impacting the bond market (which dictates rates). The data gets most serious starting on Wednesday and finally culminates with 2 reports on Friday morning, one of which is the big jobs report.

But economic data **isn't the only thing** that interest rates will need to worry about this week. Remember how Wednesday was a big day? That's because it will also play host to the latest official policy announcement from the Fed.

Historically, the Fed announcements have been most interesting and relevant due to the risk that they would hike/cut rates or comment on the likelihood of future hikes/cuts. Things are a bit more complex at the moment with the Fed ready to begin the process of ending its balance sheet reductions. That's a fancy way of saying they'll have more cash on hand to do things like buying bonds--something that has a profound effect on rates.

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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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