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Mortgage Rates Are Actually Higher This Week

Mortgage rates **didn't move much** today, but the average lender is quoting microscopically higher rates, if anything. Week-over-week, it wouldn't be unfair to claim that rates are slightly lower. Today's average news coverage suggests the same due to the weekly release of Freddie Mac's mortgage rate survey.

Freddie says rates dropped a whopping 0.05%. While that may be true if we strictly compare Monday/Tuesday of last week to the same 2 days this week (which is essentially what Freddie's methodology does), we're currently in slightly WORSE shape (i.e. higher) compared to the end of last week. The best case to be made is that rates have generally been flat, and not much higher than they were last Friday.

All that could change tomorrow following two very important economic reports set to be released at 8:30am and 10am ET. The big jobs report is always a venerable source of potential market movement. It will lead things off at 8:30am. Then, the ISM Services index will come out at 10am. Think of that like a much more timely way to look at the non-manufacturing portion of economic growth in the US (for what it's worth the ISM Manufacturing report was released yesterday and was part of the reason rates had a good day).

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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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