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Rates End Week at Highs as Drama Dies Down

Mortgage rates **moved up on Friday,** ultimately making it to the highest levels of the week for the average lender. Underlying bond markets came under pressure as Trump made several reassuring comments about the future potential for a trade agreement between the US and China. Before that, trade war headlines dominated the week and had taken rates and stock prices generally lower. The net effect is that the market should shift from worrying about this week representing a dire deadline to expecting an ongoing and nuanced process.

That nuanced, ongoing process is not as good for interest rates as the panic that preceded it. That means there's a legitimate risk that rate momentum is higher until and unless some economic or political event comes along to make a case to the contrary.

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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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