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Mortgage Rates Holding Near Recent Lows Ahead of Retail Sales Data

It's been a while since the bond market (which dictates rates) has been able to digest what we would consider to be a "top tier" economic report. Why do we care about such things? Simply put, economic data is one of the key considerations for bonds. Stronger data tends to promote bond selling and thus higher mortgage rates. Conversely, when the data is weaker than expected, it generally coincides with rates holding ground or moving lower.

The "all other things being equal" caveat is **imperative** when it comes to economic data's impact on rates. There are certainly other factors that can supersede even the most important reports. That said, the other things are rarely scheduled in advance unless we're talking about monetary policy updates from the Fed or other major central banks.

So will tomorrow's data (Retail Sales, in this case) help or hurt rates? There's **no way to know**. If traders knew, they'd already have traded accordingly. All we know today is that rates have held their 1+ month low for a 2nd straight day and stand a chance to get a push in one direction or the other tomorrow morning.

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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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