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Mortgage Rates Ebb Higher, But Only Slightly

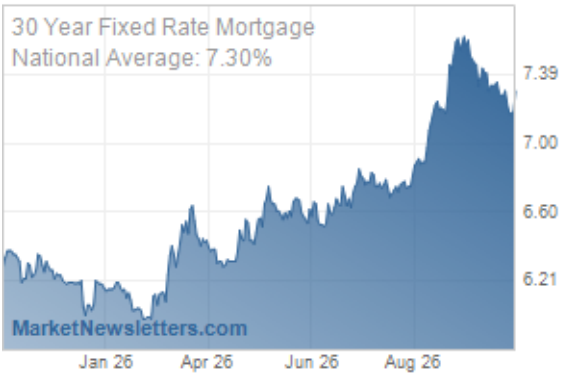
Mortgage rates hit the lowest levels in more than a month yesterday and came very close to the lowest levels in more than a year. **Things changed today**, but only slightly. Without a fresh supply of drama or weaker economic data, the bond market deteriorated. Bonds typically benefit when investors are seeking safe havens in response to economic risks. This pushes bond prices higher and yields (aka "rates") lower.

Whereas there were concerns about Italian budget news and a weaker reading on Retail Sales yesterday, today brought **stronger** economic data across the board. Bonds reacted by weakening (i.e. moving higher in yield/rate) and that was basically that.

If there's a saving grace for the bond/rate market is that the weakness **found a limit** fairly quickly and rates were only modestly higher. In fact, if you don't count yesterday, we're still looking at the lowest rates since early April.

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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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