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# Mortgage Rates Pop Up to This Week's Highs

Mortgage rates hadn't moved much since last Friday--a good thing considering those levels were in line with the lowest levels in a long time. The ground-holding gave way today, however, as the underlying bond market weakened for the first time this week. In turn, mortgage rates quickly find themselves **at this week's highs**. But whether or not that means anything too troubling will depend on the lender in question. Most are still able to quote the same interest rate quoted yesterday with only minor differences in upfront costs.

Both stocks and bonds (which dictate rates) **lost ground** today. Considering they've both been **gaining** ground recently (not surprising due to the expectations for friendlier Fed policy--a rising tide that helps stocks move higher and rates move lower), this could be taken to mean that investors are taking some chips off the table ahead of the month-end bookkeeping deadline. Traders could also be cautious ahead of potential trade news that could come out of the G20 summit at the end of the week. Either way, volatility is on the horizon. If it's not this week's events that do the trick, next week's economic data could have a big impact.

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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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## Expert Advice | Exceptional Service | Flawless Execution

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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