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Mortgage Rates Fall Again as Lenders Play Catch Up

Mortgage rates **lower again** today. The improvement was fairly decent given the amount of movement seen in the bond market. The reason for that has to do with the phenomenon we discussed on Friday whereby mortgage lenders are generally a bit cautious when it comes to adjusting rate sheets to keep pace with bond market movement. With that in mind, bonds had improved during the day on Friday, but most lenders didn't adjust rates in the afternoon. Simply put, we are seeing Friday afternoon's bond market improvement today.

There are only a few significant scheduled events with the potential to cause volatility for rates this week and they won't hit until the end of the week. Even then, it will be next week's Fed announcement (where they're widely expected to cut rates) that stands the biggest chance to push rates higher or lower in the near term. We'll talk more about why a Fed rate cut could still result in rates moving higher.

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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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