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Mortgage Rates Stay Calm Before Tomorrow's (Potential) Storm

Mortgage rates **haven't moved much** this week, or last week, or the week before that. In fact, for the average prospective borrower, there haven't been any major changes since first making it down to the multi-year lows in June. That said, there has been enough volatility to matter. Today wasn't a great example of that, but tomorrow or one of the two days that follows, may be.

In addition to some more significant economic reports coming out in the morning, tomorrow brings the Fed rate decision. To be fair, the Fed's decision has already been made, best anyone can tell. A 25 basis point (0.25%) rate cut is basically guaranteed. That might seem like a good thing for mortgage rates, but the benefits have already been reaped. Tomorrow's market movement depends more on the economic data and the specifics in the Fed's verbiage. There will be two opportunities for markets to digest that verbiage tomorrow, first with the announcement at 2pm and then with Fed Chair Powell's press conference at 2:30pm.

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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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