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Mortgage Rates Turn Higher After a Strong Start

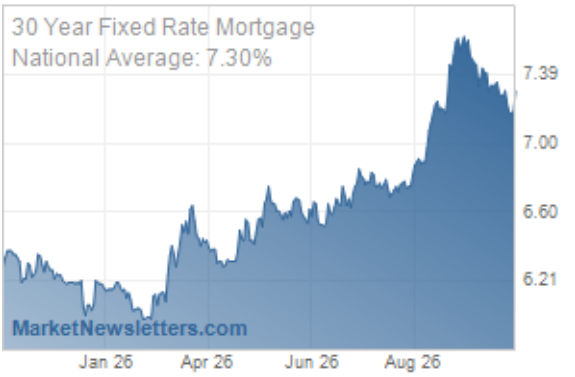
Mortgage rates **ended higher** for the 4th straight business day on Tuesday, but that wasn't necessarily destined to be the case this morning. After last week's US/China trade announcements put upward pressure on rates heading into the 3-day weekend, some of the positivity was backtracked over the weekend. This pushed stock prices and bond yields (aka "rates") lower to start the day, but the rate recovery didn't last long.

As news came in about improved odds for a Brexit deal, European bonds began losing ground quickly. This, along with a strong performance in US stock markets, put pressure on US bonds throughout the morning (pressure on bonds = higher rates). By the end of the day, most mortgage lenders had reissued rates that were **closer to last Friday's**.

Tomorrow brings the week's only major economic report in the form of Retails Sales at 8:30am. In general, if the report is much stronger than expected, is should keep **upward** pressure on rates. If it's weaker, however, rates would have a better chance to **recover**. Either way, geopolitical and trade-related headlines remain capable of causing plenty of intraday volatility.

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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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