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Mortgage Rates Holding Near November Lows

Mortgage rates ended their recent **winning** streak yesterday, but they have **yet** to try to get a **losing** streak started! In other words, rates bottomed out after a week and a half of improvement on Wednesday and they haven't really budged since then. This leaves them at the lowest levels of November--certainly well under 4% for top tier scenarios--but certainly higher than 2019's lowest levels seen in early September.

Underlying market movement is conveying **plenty of uncertainty** right now. While that certainly has something to do with the patterns typically seen heading into the Thanksgiving holiday, it has even more to do with the fact that there are legitimate reasons for investors to be uncertain. Chief among these are the wide spectrums of outcomes for the US/China trade deal (and timeline) and the general tone of economic data going forward.

Bottom line, rates are still at a major crossroads where they'll have to decide if they're going to bounce back toward higher levels after 2019's epic winning streak or if they're merely biding their time before finding more fuel to move lower.

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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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