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Mortgage Rates Are Actually Lower This Week

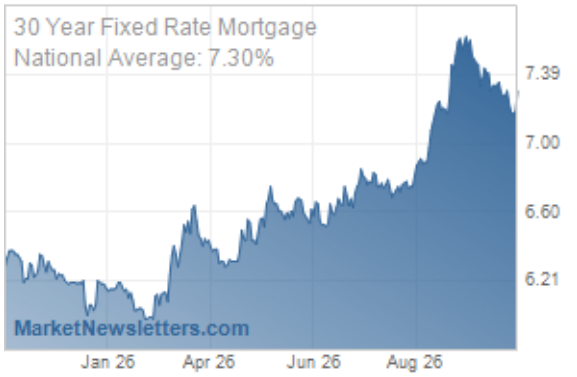
Mortgage rates **were mostly steady** today for most lenders. Those who changed generally did so in a friendly direction. Either way, that means today's rates remain in line with all-time lows. It also makes them markedly lower than last week. Despite that fact, you're more likely to see news about rates rising just a bit week-over-week. Who's telling you the truth?

To be fair, **no one is lying** to you. It's just a question of timing and data sources. Freddie Mac publishes a weekly rate survey every Thursday morning. It's widely relied-upon as source material for all manner of media outlets. The issue is that it is based primarily on responses received on Monday and Tuesday. The 2nd half of the week isn't even counted. That means Freddie's data missed the week's best improvement yesterday afternoon and this morning.

Bottom line: in terms of actual daily mortgage rate quotes, the average lender is at all-time lows today and yesterday. While the improvement isn't massive, it is technically an improvement whereas the prevailing news suggests the opposite.

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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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