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# Lowest Mortgage Rates in 3 Weeks

Mortgage rates **improved nicely** today with the average lender more convincingly back under the 3.0% threshold for conventional 30yr fixed scenarios. In general, that refers to 740+ credit and 20% equity/down-payment on an owner-occupied single family home with a loan amount at or under the conforming loan limit. Stray very far from that path and rates can increase rather quickly.

Rather than focus on the specific level of interest rates, the highest and best use of our daily tracking efforts here is to observe the changes from one day to the next. With that in mind, today's rates are the lowest we've seen in several weeks and they line up quite well with the rates seen on August 11th. Incidentally, that was also **one day before** housing agencies announced a new fee which will impact all refinances. At first the fee was applicable immediately, but it was delayed last week. The delay is the most significant reason for recent improvements in rates although back to back days of improvement in the bond market haven't hurt.

Some of today's improvement **could** be due to a trading environment specific to the end of any given month where certain traders are required to be holding a certain mix of bonds. As such, I'd like to see this stability remain intact tomorrow before feeling too calm about rate momentum over the next few days.

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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.

**Rich E. Blanchard** 

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