

Rich E. Blanchard
Managing Director, RICH Home Loans LLC
NMLS: 492461
1550 Wewatta St., 2nd Floor Denver, CO 80202

Office: 720.619.9900
Mobile: 303.328.7047
richblanchard@richhomeloans.com
View My Website

Mortgage Rates Snap Back to Recent Highs Before Recovering

There are a few interesting developments for mortgage rates today--especially in light of last week's striking discrepancy between Freddie's weekly survey and the reality on the front lines. Specifically, the Freddie survey finally did a bit more to catch up with reality as it conveyed one the biggest recent jumps to the highest levels reported since early last summer. At the same time, actual rates were having their **best week of the year** and their first winning week since January 24th.

Fast forward to the new week and we may be setting up for a mirror image of last week. In other words, rates were probably low enough yesterday for most of Freddie's survey responses to indicate a decent week-over-week drop when results are released on Thursday. Contrast that to the reality on the street which saw lenders take a **big bite out of loan pricing** with this morning's bond market weakness. The net effect was the **highest average 30yr fixed rate** we've logged in more than a year, but the afternoon's bond market recovery (and the positive reprices that followed) will bring that back down a bit.

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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