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Mortgage Rates Leveling Off at Long-Term Highs

Today was one of the most **uneventful** days in recent memory for mortgage rates. The average lender is in very similar territory compared to yesterday, and there has been far less intraday volatility through 3pm E.T.

While things may be ho-hum over the past 2 days, rates are **still in bad shape** compared to most of the past 2 years. In just a few short weeks, the average lender has moved roughly half a percent higher for top tier 30yr fixed scenarios.

A shift in the Federal Reserve's policy outlook is primarily responsible for the pace of the move. As such, **don't expect** things to improve too much before next Wednesday's official policy announcement from the Fed.

[thirtyyearmortgagerates]

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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