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Mortgage Rates Hold Almost Perfectly Steady

In not so many words, last week's thesis was that "no news was good news" for mortgage rates. Specifically, an absence of major, unexpected developments on the topic of tariffs and trade helped the underlying bond market retrace some of the recent steps. Those steps resulted in the highest rates in several months and one of the biggest weekly rate spikes in years.

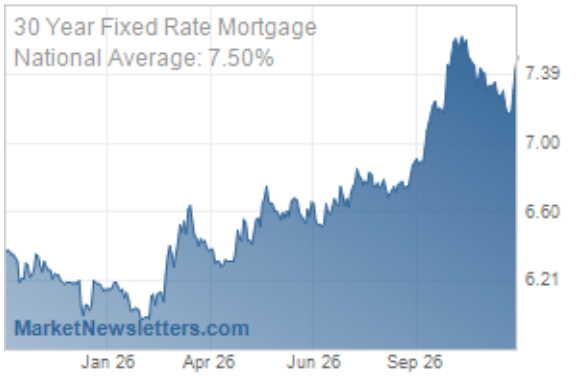
The present week began with echoes of that unpleasantness. Headlines regarding Trump's comments about Fed Chair Powell rattled the market and sent rates lurching higher. Now, 24 hours later, an absence of any additional escalation has given way to calmer market movement and generally flat interest rates.

In fact, it has been one of the very calmest days in recent memory for mortgage rates. Not only is today's average effectively right in line with yesterday's latest levels. There hasn't even been any intraday changes among mortgage lenders.

Specifically, mortgage lenders prefer to set rates once per day and only make adjustments if the bond market experiences sufficient volatility. Lately, that's been a rule rather than an exception. Today, however, we haven't seen enough bond market movement to prompt any intraday changes, thus leaving the top tier conventional 30yr fixed rate just under 7% for the average lender.

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National Average Mortgage Rates



Mortgage News Daily	Rate	Change	Points
30YR Fixed	7.50%	+0.08	0.00
15YR Fixed	7.03%	+0.03	0.00
30YR FHA	7.05%	+0.05	0.00
30YR Jumbo	7.50%	+0.04	0.00
7/6 SOFR	7.13%	+0.08	0.00
30YR VA	7.07%	+0.06	0.00

Rates as of: 11/13

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	98.69	-0.07
10 YR Treasury	5.1413	+0.0117
30 YR Treasury	5.4682	+0.0134

Pricing as of: 11/13 5:59PM EST

Recent Housing Data

		Value	Change
Mortgage Apps	Nov 4	204.6	+6.23%
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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