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# Mortgage Rates Are Actually Higher This Week

Mortgage rates had a nice little run, moving down from last Monday's highs of 6.98% (average, top tier 30yr fixed) to a mid-week low just over 6.80%. Even after yesterday's modest bounce, we were still in stronger territory for the week. But now today, the average lender is back up to 6.90%.

While that's not as high as the beginning of last week, it's noticeably above the end-of-week mark of 6.84%. In other words, rates are higher this week. Note: you may see other headlines suggesting the opposite, but those will almost certainly be citing Freddie Mac's weekly rate survey which has methodology that gives too much weight to stale data and doesn't even capture the past 2 days of movement.

As for the culprit, look no further than today's big jobs report. The data showed job creation rising faster than expected. Even after accounting for negative revisions to previous months, investors were braced for worse news. In general, good economic news is bad for rates--a fact that played out throughout today's trading session, ultimately resulting in many mortgage lenders issuing mid-day rate hikes.

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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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