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Mortgage Rates Hold Mostly Steady

After moving moderately lower to start the new week yesterday, mortgage rates backtracked ever-so-slightly today. Top tier conventional 30yr fixed rates remain just under 7% for the average lender. They spent 3 days above that mark last week.

Rates can move for a variety of reasons with some of the most common being surprising results in big economic reports. That was not a factor today. Rather, as traders prepared for this afternoon's auction of 5yr Treasuries, the rate market faced some headwinds.

The securities that underlie mortgage pricing take major cues from US Treasuries. If investors are more hesitant to buy Treasuries, as they were this morning, it can put some upward pressure on all related rates. All that having been said, the pressure was small enough to be ignored in today's case. There will be higher-consequence economic data over the next 2 days and thus additional risk of bigger swings.

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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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