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Mortgage Rates Inch Slightly Lower

It was a fairly boring day on what has turned out to be a fairly boring week so far for mortgage rates. After Friday's larger spike, we've seen a microscopic recovery on each of the past 2 days.

In terms of specific index levels, this equates to a 0.04% drop in the top tier 30yr fixed rate for the average lender. This is roughly one third of the minimum increment that separates typical mortgage rate offerings. In other words, it isn't a huge move by any means.

Tomorrow brings the release of the Consumer Price Index (CPI)--an economic report that has occasionally resulted in huge changes in mortgage rates. As a key measurement of inflation, CPI has been critically important at times when the market sought clarity on potential shifts in the inflation narrative.

At present, however, the market is waiting a number of months before drawing any firm conclusions on inflation due to tariffs and trade deals that have yet to be finalized. Even then, it will take a few months for those policy changes to flow through to the data.

None of the above means that CPI is a complete dud. The market can certainly still react, but the bar for true drama is higher than normal. In other words, CPI would need to come in much higher or lower than forecast to have a big impact on rates.

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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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