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Mortgage Rates Barely Budge Today and This Week

While any rate watcher's bingo card should always have a few squares devoted to "unchanged, flat, etc.," this week's had at least as many squares reserved for a big reaction to inflation data. Specifically, Tuesday's inflation data had the power to cause a big move in rates. While it was the week's biggest influence, rates actually managed to hold flat overall.

Friday did very little to alter that reality. By Thursday, we were already back in line with last week's latest levels. Friday technically pushed our 30yr fixed index 0.01% lower, so it's a victory despite being the smallest variety.

We're not able to read much--if anything--into this flatness. Inflation data and news headlines amounted to a threading of the proverbial needle. Without any decisive momentum from this week's events, we're now likely waiting until the first week of August before scheduled data has another chance to cause a big reaction.

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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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