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Mortgage Rates Drift Slightly Higher Again

After falling for 5 straight days leading into Tuesday, mortgage rates have now moved slightly higher on each of the past two days. As was the case with the improvement, the bounce back has been exceedingly modest in its pace. In fact, most borrowers will be seeing the same rates today vs last week with only minor changes in upfront costs.

Today was the only day of the present week with any meaningful economic data. This is relevant because rates are based on bonds and economic data is a key source of motivation for bond movement, but it depends on the data in question.

For instance, next week's big jobs report on Friday is guaranteed to result in some of the highest-volume bond market trading of the month. It also has a higher chance than any other scheduled report to cause a big move in one direction or the other.

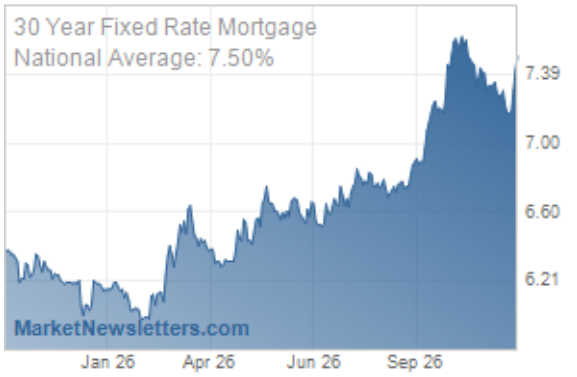
Contrast that to this week's economic calendar and it's a completely different story. Even if we added every scheduled event together, it still wouldn't surpass next week's jobs report in terms of potential rate impact. This morning's Jobless Claims report (NOT the same as next week's much more important jobs report) was the first time this week that bonds even visibly reacted to data.

Jobless Claims were lower than expected. A stronger labor market tends to coincide with higher rates, all else equal. In today's case, it made for a slight bump, but no major drama. After bottoming out on July 1st and bouncing higher through July 8th, rates have generally been sideways.

[thirtyyearmortgagerates]

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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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