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Mortgage Rates Hold Perfectly Flat to Start New Week

If any given week of movement in the mortgage rate world came with disclaimer, this one would be: "Warning. An absence of volatility on Monday has no bearing on odds for volatility in the rest of the week." More simply put, you're essentially guaranteed to see more rate movement over the next 4 days simply because today saw none.

Of all of the days this week, Monday was the best candidate for a ho-hum level of movement because it was the only day without any major economic data on tap. Rates are based on bonds, and econ data is a key source of inspiration for bonds.

While not technically econ data, there were a few scheduled events today that may have mattered, but ultimately didn't. These included several Treasury auctions as well as Treasury's borrowing estimates for the quarter. After accounting for technicalities and timing, this quarter's borrowing estimates were only 4 bln higher than previously predicted. When the average borrowing amount has been running around $500bln, this is essentially an accounting adjustment and it's no surprise that the rate market didn't care.

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National Average Mortgage Rates



	Rate	Change	Points
Mortgage News Daily			
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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