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Mortgage Rates Steadily Holding Longer-Term Lows

Although there were flashes of potential volatility in the underlying bond market at times today, mortgage rates made it through unscathed. In other words, the volatility wasn't sufficient to force the average lender to make mid-day changes to the rates they decided to offer this morning.

Whereas yesterday saw an inconsequentially small increase of 0.01% to the average conventional 30yr fixed rate, today saw just the opposite. That means our rate index once again matches its lowest level since October 4th, 2024.

While this is undoubtedly a victory, rates would need to fall quite a bit more in order to hit the next milestone at the levels just one month earlier in early September (6.11% back then versus 6.57% today). An improvement like that would require multiple downbeat economic reports over the course of several weeks as well as lower-than-expected inflation readings. Without that sort of data, there's a risk that rates aren't able to make much additional progress from here.

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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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