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Mortgage Rates Little Changed From Monday

Mortgage rates are based on bonds and bonds, and bonds have some seasonality to them. This doesn't necessarily mean there's a reliable seasonal pattern for the direction of rate movement. Rather, it means that several weeks in August tend to be fairly forgettable in terms of excitement, volatility, and methodical movement.

The 2 most recent weeks arguably fit that bill. Bonds (and, thus, rates) are still operating in the range seen in the 24 hours following the August 1st jobs report. Mortgage rates have been in an even narrower range than the broader bond market. For example, 10yr Treasury yields (often viewed as a benchmark for mortgage rate movement) are well over halfway back up to the levels seen before the jobs report. Mortgage rates, meanwhile, aren't even a quarter of the way back.

Specifically, 10yr yields were around 4.40% and fell to around 4.20% after the jobs report. They're now back up to 4.30% and were as high as 4.35% yesterday.

Mortgage rates were 6.75% before the jobs report and fell as low as 6.53% afterward. They're at 6.59% today (top tier scenario, average).

There have been no major influences for rates so far this week and there aren't any major threats on the calendar of scheduled events until Friday at the earliest. This doesn't mean rates can't move until then, only that they are not going to be moving in response to scheduled economic data.

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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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