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Mortgage Rates Finally Tick Slightly Higher

It had to happen at some point. After spending 4 straight days of setting new 11-month lows, mortgage rates finally moved higher today, but the headline is much scarier than reality.

In fact, many borrowers won't see any detectable difference from yesterday's latest levels as the average lender's top tier 30yr fixed rates moved a mere 0.01% higher.

This preserves the entirety of the improvement seen last Friday when rates dropped sharply in response to the downbeat jobs report.

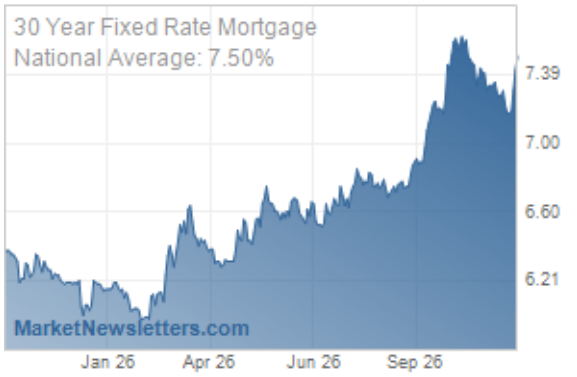
There haven't been major economic reports so far this week (the bonds that underly mortgage rate movement tend to react when important economic reports come in much higher or lower than expected). That changes over the next 2 days.

Both Wednesday and Thursday bring important inflation updates via the producer and consumer price indices, respectively. Of the two, Thursday's Consumer Price Index (CPI) is the bigger potential source of volatility. Taken together, they will help flesh out the inflation considerations that will help the Fed hone in on a pace for the rate cuts that are expected to start in 2 weeks.

[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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