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# Mortgage Rates Technically Lower, But Effectively Flat

If we're splitting hairs, today's mortgage rates are half a hair lower than yesterday's, but the average borrower might not see a difference in a rate quote. Our 30yr fixed rate index fell by the smallest increment possible (.01%) and it hasn't been more than 0.03% away from that level for two weeks.

With the Federal government closed, today's only potentially relevant economic data was not reported. It will be the same story tomorrow, which was originally scheduled to host the release of the jobs report. No other report comes close in terms of relevance to rates. Going without it means the market is largely flying blind until it is eventually released.

This doesn't mean rates can't move between now and then--only that the overall capacity for volatility is lower until the data returns (likely when gov funding resumes). There are non-government reports that matter as well and tomorrow morning brings this week's best example with ISM's Services index.

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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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## About Red Realty, LLC

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