Red Realty
Middle Tennessee's Most Trusted Real Estate Professionals, Red Realty, LLC
1574 Medical Center Parkway, Suite 202 Murfreesboro, TN

Office: 615-896-2733
Mobile: 615-437-6580
yourredagent@redrealty.com
View My Website

Nice Little Recovery For Mortgage Rates

As of yesterday afternoon, mortgage rates were right in line with the highest levels in more than a month. The upward momentum was largely a product of 2 specific days: the October 29th Fed announcement and yesterday's duo of economic reports that suggested less cause for concern over the labor market and strength of the services sector.

Now today, we have different economic data telling a different story. Were it not for the government shutdown, the market may have never placed nearly as much emphasis on today's data. In fact, today is the first time that many market participants have even heard of one of the reports (a synthetic jobs report by Revelio).

Revelio's data suggested a decline in payrolls in October. Combined with separate data that showed a surge in job cuts, there was a clearly negative message for the labor market. Bad economic news helps bonds which, in turn, is good for rates. All told, today's move completely erased yesterday's damage. The average mortgage lender made it almost all the way back down to last Friday's levels.

[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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