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

Mortgage Rates Edge Higher But Remain in November Range

Mortgage rates went into the weekend with a small cushion thanks to movement in the bond market on Friday. Specifically, bonds improved after mortgage rates came out for the day. If the improvement had been sharper, mortgage lenders likely would have made a mid-day adjustment to slightly lower levels. The implication was that rates would have been slightly lower this morning if bonds managed to hold the same levels over the weekend.

Unfortunately, bonds lost enough ground to overshadow Friday's cushion, just slightly. The net effect is an average top-tier 30yr fixed rate that is 0.02% higher versus Friday morning--a minimal change considering the day-over-day losses in the bond market.

With that, the average lender remains well inside the the 0.10 range that's been in place since October 29th.

Bond markets are closed tomorrow for Veterans Day. When markets reopen on Wednesday, the prospects for ending the government shutdown may be coming into clearer view and that could cause enough market volatility to spill over into rates. If today's trading was any clue, a "reopening" event is more likely to put upward pressure on rates, but today's rate increase could already be reflecting those expectations.

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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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