

Oliver Orlicki
Owner/Team Leader, The Orlicki Group, LLC
NMLS 205123
401 E Jackson St, Suite 2340 Tampa, Florida 33602

Office: (813) 302-1616
Mobile: (813) 280-4925
oliver@orlickigroup.com
View My Website

Mortgage Rates Remaining Eerily Steady Despite Volatile Precedent

Mortgage rates **held steady** today on average, with a few lenders improving almost imperceptibly. The most prevalently-quoted conventional 30yr fixed rate remains 4.0% with more than a few lenders still up at 4.125%.

If this week is to end up being anything like Thanksgiving weeks of the past, it has **a lot of catching up to do**, and a very small window of time to do it. The bond markets that underlie mortgage rate movement tend to see a quick move in either direction over the first 3 days of the week and a bounce back from that move by the following week. This time around, markets have been almost completely silent. If we don't see the characteristic holiday volatility tomorrow or Friday (markets are closed on Thursday), it will set the stage for even greater anticipation heading into December's market moving events.

The **conclusion** is very much in line with the default holiday lock/float strategy. Until we see how December's big events play out (the jobs report early in the month and the Fed meeting mid-month), the risk of a quick move higher in rates is bigger than the reward that could be realized by floating.

Subscribe to my newsletter online at:
http://mortgageratesupdate.com/orlickigroup

National Average Mortgage Rates



Mortgage News Daily	Rate	Change	Points
30YR Fixed	7.34%	+0.01	0.00
15YR Fixed	6.89%	0.00	0.00
30YR FHA	6.96%	+0.01	0.00
30YR Jumbo	7.45%	+0.01	0.00
7/6 SOFR	6.83%	+0.02	0.00
30YR VA	6.97%	0.00	0.00

Rates as of: 11/23

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.58	+0.06
10 YR Treasury	4.9337	-0.0066
30 YR Treasury	5.3011	-0.0313

Pricing as of: 11/23 1:05PM EST

Recent Housing Data

		Value	Change
Mortgage Apps	Nov 11	199.8	-2.35%
Building Permits	Oct	1.3M	-7.5%
Housing Starts	Oct	1.31M	+7.21%
New Home Sales	Sep	676K	-1.17%
Pending Home Sales	Oct	63	-4.69%
Existing Home Sales	Oct	3.99M	+0.25%
Builder Confidence	Nov	25	-13.79%

© 2026 MBS Live, LLC. - This on-demand newsletter is a service of MarketNewsletters.com.

The interest rates provided in this newsletter are national averages from independent data sources. Rate/APR terms may differ from those listed above based on the creditworthiness of the borrower. All information provided "as is" for informational purposes only, not intended for trading purposes or financial advice.

Read or subscribe to my newsletter online at: http://mortgageratesupdate.com/orlickigroup

The Orlicki Group is one of the leading resources for your mortgage needs.

As a licensed mortgage originator I work hand-in-hand with homebuyers and homeowners to explore and secure or refinance loans that suit their needs. Guiding and advising my clients every step of the way, from application to closing, I can help them strategically plan a financially sound mortgage aligned to their long-term goals. Our website also contains some beneficial mortgage tools for you to use. As always this is free information and you should contact us for professional advice if you need it.

Oliver Orlicki 

© 2026 MBS Live, LLC. - This on-demand newsletter is a service of MarketNewsletters.com.

The interest rates provided in this newsletter are national averages from independent data sources. Rate/APR terms may differ from those listed above based on the creditworthiness of the borrower. All information provided "as is" for informational purposes only, not intended for trading purposes or financial advice.

Read or subscribe to my newsletter online at: http://mortgageratesupdate.com/orlickigroup