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The Party is Still Going For Mortgage Rates

Mortgage rates **didn't** have much to celebrate in 2018--at least not until the last few months. But those last few months were quite nice! Despite uncertainty heading into the new year, rates managed to drop again to kick things off--effectively keeping the New Year's party going.

The average lender is now down to the **lowest rates since early 2018**. For some, that means April. For others, it means February. Either way, it's meaningfully lower compared to the recent highs. For example, lenders are quoting rates that are roughly half a percentage point lower compared to early November. On top of this, mortgages had been underperforming other interest rates so much in 2018 that there may be a correction to that trend (i.e. mortgages were so badly shunned by investors compared to Treasuries that they could experience a resurgence in relative demand).

Despite the strong start to the new year, there are **still risks** on the horizon. If economic data is exceptionally strong in the coming days, or if stocks find a reason to surge significantly higher, the party might be over for the time being.

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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	99.57	+0.06
10 YR Treasury	4.9382	-0.0021
30 YR Treasury	5.3058	-0.0266

Pricing as of: 11/23 1:15PM 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%

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