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UPDATE: NFP Beats, But Not Big; Indecisive Reaction So Far

235k vs 190k forecast, but that's nothing like ADP suggested.

Wages were only up 0.2 vs 0.3 forecast, but the previous month was revised to +0.2 from +0.1. Unemployment was as-expected and private payrolls were +227k vs 193k forecast

10yr yields are a moving target right now, but trending around 1-1.5bps lower at 2.596-2.60. Fannie 3.5s are up an eight of a point at 101-01.



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MBS & Treasury Market Data

	Price / Yield	Change
MBS UMBS 6.0	100.80	+0.41
MBS GNMA 6.0	101.48	+0.25
10 YR Treasury	4.3284	-0.0121
30 YR Treasury	4.4840	-0.0226

Pricing as of: 5/16 4:04AM EST

Average Mortgage Rates

	Rate	Change	Points
Mortgage News Daily			

30 Yr. Fixed	6.99%	-0.12	0.00
15 Yr. Fixed	6.50%	-0.11	0.00
30 Yr. FHA	6.52%	-0.06	0.00
30 Yr. Jumbo	7.30%	-0.07	0.00
5/1 ARM	7.20%	-0.09	0.00

Freddie Mac

30 Yr. Fixed	7.09%	-0.35	0.00
15 Yr. Fixed	6.38%	-0.38	0.00

Mortgage Bankers Assoc.

30 Yr. Fixed	7.08%	-0.10	0.63
15 Yr. Fixed	6.61%	+0.01	0.65
30 Yr. FHA	6.89%	-0.03	0.94
30 Yr. Jumbo	7.22%	-0.09	0.58
5/1 ARM	6.56%	-0.04	0.66

Rates as of: 5/15

Expert Advice | Exceptional Service | Flawless Execution

With 27+ years of expertise in mortgage banking you can be confident in my knowledge and abilities to deliver a seamless loan transaction while providing personalized service.

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