



## Rich E. Blanchard

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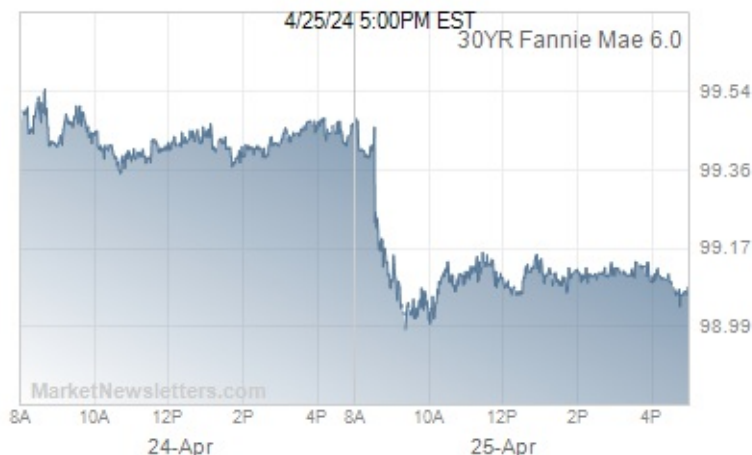
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## UPDATE: Now Back to Positive Territory!

After moving to the highest yields of the day by 8:44am, bonds are now pressing back into positive territory (or close to it, depending on when you look).

There was no overt motivation for the bounce, apart from yields' ability to (roughly) hold the technical ceiling created by today's pre-NFP highs. In other words, while yields technically hit the highs of the day at 8:44am, it wasn't by much. In hindsight, we can point to the bounce as being in line with the ceiling.

Bigger trades started hitting at 8:55am and have now carried yields back down to 2.51+. Fannie 3.5 MBS are now up 2 ticks (0.06) instead of down 2 ticks as they were previously. There's no guarantee that this is the bond market's "final answer" on the day, but it's nice to see that it's one of the options regardless.



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## MBS & Treasury Market Data

	Price / Yield	Change
MBS UMBS 6.0	99.06	<b>-0.37</b>
MBS GNMA 6.0	100.08	<b>-0.17</b>
10 YR Treasury	4.7039	<b>+0.0617</b>
30 YR Treasury	4.8139	<b>+0.0427</b>

Pricing as of: 4/25 5:04PM EST

## Average Mortgage Rates

	Rate	Change	Points
<b>Mortgage News Daily</b>			
30 Yr. Fixed	7.52%	<b>+0.13</b>	0.00
15 Yr. Fixed	6.91%	<b>+0.08</b>	0.00
30 Yr. FHA	7.00%	<b>+0.13</b>	0.00
30 Yr. Jumbo	7.68%	<b>+0.10</b>	0.00
5/1 ARM	7.55%	<b>+0.15</b>	0.00

### Freddie Mac

30 Yr. Fixed	7.17%	<b>-0.27</b>	0.00
15 Yr. Fixed	6.44%	<b>-0.32</b>	0.00

### Mortgage Bankers Assoc.

30 Yr. Fixed	7.24%	<b>+0.11</b>	0.66
15 Yr. Fixed	6.75%	<b>+0.11</b>	0.64
30 Yr. FHA	7.01%	<b>+0.11</b>	0.94
30 Yr. Jumbo	7.45%	<b>+0.05</b>	0.56
5/1 ARM	6.64%	<b>+0.12</b>	0.87

Rates as of: 4/25

## 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.

**Rich E. Blanchard**

