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A Message from Bob Davis:

"Details to share with you today!"

Mortgage Rates Dip Back Below 6.5%

Today brought the release of important economic data with the power to cause a sharp increase or decrease in mortgage rates. There are a wide variety of economic reports that guide investors as well as Fed policy (which in turns has an impact on investor decisions). All of the above makes for movement in the bond market which, in turn, drives day to day changes in interest rates.

Some reports are more relevant than others when it comes to their potential rate impact and today's Consumer Price Index (CPI) has frequently caused the biggest swings on any given month. August will not be one of those months as today's installment was right in line with the market's expectations, resulting in exceptionally tame market/rate movement (for a CPI day anyway).

Bonds managed to improve modestly, resulting in the top tier conventional 30yr fixed rate index dipping back under 6.5% by a hair.

From here, other economic data can and will leave a mark, for better or worse. Tomorrow morning's Retail Sales data now becomes the biggest volatility risk for the present week. But it's not until the jobs report in early September and the next CPI report the following week that we'll get back to top tier data.

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MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.55	+0.04
10 YR Treasury	4.9462	+0.0059
30 YR Treasury	5.3089	-0.0235

Pricing as of: 11/23 5:59PM 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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