

Rich E. Blanchard
Managing Director, RICH Home Loans LLC
NMLS: 492461
1550 Wewatta St., 2nd Floor Denver, CO 80202

Office: 720.619.9900
Mobile: 303.328.7047
richblanchard@richhomeloans.com
View My Website

UPDATE: Energizer Bunny Rally Finally Out of Juice?

Look at any 2-day chart on the dashboard or mobile app, OR simply notice the **acceleration** in bond market gains after 3pm. This timing provides clues because the CME floor closes at 3pm. That means that a lot of options trading is no longer taking place, thus forcing investors to look elsewhere in order to offload risk ahead of next week's expected volatility.

One way they can offload risk is to **close their open positions**. The just-released weekly CFTC report shows that those positions were overwhelmingly "short" this week. As such, closing them means buying bonds. Seeking safety after getting out of riskier corners of the market means buying bonds. Seeing technical targets broken means buying bonds.

After a while--and especially amid these sorts of 'feeding frenzy' conditions--everyone's appetite for fixed-income is sated. We may be witnessing that magical point of satiety here after the impressive extension of an already impressive rally after 3pm. **If** you have the reprice you're looking for, and **if** 10yr yields cross back above 2.142, that's **very likely "it" for today.**



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MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.43	-0.62
10 YR Treasury	4.9860	+0.0952
30 YR Treasury	5.3557	+0.0737

Pricing as of: 11/10 5:59PM EST

Average Mortgage Rates

	Rate	Change	Points
Mortgage News Daily			
30YR Fixed	7.30%	+0.12	0.00
15YR Fixed	6.92%	+0.09	0.00
30YR FHA	6.89%	+0.07	0.00
30YR Jumbo	7.40%	+0.03	0.00
7/6 SOFR	6.80%	+0.31	0.00
30YR VA	6.90%	+0.07	0.00
Freddie Mac			
30YR Fixed	7.18%	+0.97	0.00
15YR Fixed	6.57%	+1.10	0.00
Mortgage Bankers Assoc.			
30YR Fixed	7.30%	+0.18	0.75
15YR Fixed	6.76%	+0.33	0.98
30YR FHA	7.02%	+0.24	1.07
30YR Jumbo	7.20%	+0.05	0.48
7/6 SOFR	6.29%	+0.19	1.00

Rates as of: 11/10

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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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