

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

A Message from Rich E. Blanchard:

"Home on the range where the loan officers play"

MBS Recap: Post-Fed-Minutes And The Range is Still The Range

Surprise surprise! The **range is still the range** for bond markets and mortgage rates. Yesterday's tough talk from Fed Presidents Dudley and Lockhart proved to be individual opinions amid a broader, softer stance from the whole of the Fed.

Bond markets were essentially unchanged heading into the FOMC Minutes and **improved slightly** afterward. There was no major economic data this morning, with most of the overnight and early morning cues coming from European bond markets and pre-Fed positioning.

In the bigger picture, today did nothing to challenge the recent range, and did very little to add to our sense of what the Fed might do in the next two meetings. We did get **at least a tidbit** of info when 10yr yields bounced at almost exactly the same ceiling level as yesterday (1.588 vs 1.587). This gives us something to watch and freak out about if it's broken. For now, we're heading out the door closer to 1.56.

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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

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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