

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

The Day Ahead: Time to Find Out Just How Big Today's NFP Might Be

It goes against the grain of conventional summertime market wisdom, to some extent, to have so much focus on any piece of economic data as "making or breaking" a long-term trading range in markets. Typically, the lighter participation in the summertime Mondays and Fridays means that we might not be witnessing bonds lock in their "final answer" on the day of the data itself.

I'll admit, even I had been skeptical about the market moving potency of today's NFP. After all, we already know that job growth has been strong and that the Fed's main hang-up is inflation in conjunction with "productivity" as a supporting player. What could we even learn from a jobs report that would significantly inform their decision-making process?

But traders are home (for lack of a better term). And the fact that we're STILL (miraculously) in the same consolidative range means that it all it takes is for the right data to hit at the right time in order to kick off the next wave of momentum, either higher or lower.



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

© 2026 MBS Live, LLC. - This newsletter is a service of MarketNewsletters.com.

The interest rates provided in this newsletter are national averages from independent data sources. Rate/APR terms may differ from those listed above based on the creditworthiness of the borrower. All information provided "as is" for informational purposes only, not intended for trading purposes or financial advice.

Read or subscribe to my newsletter online at: http://housingnewsletters.com/richhomeloans

After the Fed's Jackson Hole communications, many traders are simply waiting to see an absence of further rate hike roadblocks, as opposed to unabashed justification for hikes from booming inflation data, etc. In other words, even an on-target NFP today could do a ton of damage.

Subscribe to my newsletter online at: http://housingnewsletters.com/richhomeloans

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 

© 2026 MBS Live, LLC. - This newsletter is a service of MarketNewsletters.com.

The interest rates provided in this newsletter are national averages from independent data sources. Rate/APR terms may differ from those listed above based on the creditworthiness of the borrower. All information provided "as is" for informational purposes only, not intended for trading purposes or financial advice.

Read or subscribe to my newsletter online at: http://housingnewsletters.com/richhomeloans