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UPDATE: No Whammies in PCE Data, but Bonds Lose a Bit More Ground

- Spending +0.2 vs +0.3 forecast
- Income +0.4 vs +0.3 forecast
- Core PCE +0.3 vs +0.2 forecast
- Core PCE y/y +1.7 vs +1.7 previously

With Core PCE holding at 1.7 year-over-year, there's no substantial bias in the Incomes and Outlays (official name of this report) data. Better-than-expected income and month-over-month PCE is a problem, however, and it looks to be offsetting the weaker-than-expected spending.

10yr yields are just slightly higher after the data (though, notably, their first reaction was to move slightly lower). Fannie 3.5s remain flat at 102-00 (down just over a quarter point on the day).



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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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