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UPDATE: Bonds Rally After Retails Sales and CPI Data

Retail Sales rose 0.4% vs a median forecast of +0.6%. Excluding the more volatile components, sales rose 0.2% vs a median forecast of +0.4%. That was the first piece of good news for bond markets this morning.

The other piece of good news was the weaker-than-expected Consumer Price Index (CPI). Headline CPI was actually in line with expectations at +0.2%, but core year-over-year CPI came in at +1.9 vs +2.0 forecast.

10yr yields rallied several bps to hit lows of 2.359 before bouncing just slightly to 2.364. They'd been trading close to 2.38% just before the data. Fannie 3.5 MBS are up an eighth of a point to 102-11 with half of the gains coming after the data.



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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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