

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

Volatility Could Return Next Week For Mortgage Rates

Mortgage rates **were unchanged today,** making for an anticlimactic end to a week that saw the sharpest rise in months. The lack of movement was all the more interesting considering the bond market's reaction to this morning's GDP data (bonds dictate rates).

Even though GDP came in at 4.1%, markets were widely **prepared** for such strength. Paradoxically, bonds improved, but only moderately. Even so, bond market improvement typically helps rates fall. Today was a bit of an exception for 2 reasons. First, bonds lost ground yesterday afternoon, but not enough for most mortgage lenders to raise rates in the middle of the day. As such, they were left to begin today at a slight disadvantage. Beyond that, the bonds that underlie mortgages specifically didn't improve as much as US Treasuries.

Next week brings a **slew of important economic reports** and calendar events including the big jobs report and a policy announcement from the Fed. While the Fed isn't expected to make any changes to rates, Fed Chair Powell will be holding a press conference. This will give him a chance to address market speculation about the President's recent comments on Fed policy and the need for low rates.

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National Average Mortgage Rates



Mortgage News Daily	Rate	Change	Points
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

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

Recent Housing Data

		Value	Change
Mortgage Apps	Oct 28	192.6	-1.23%
Building Permits	Sep	1.4M	+0.43%
Housing Starts	Sep	1.22M	-4.24%
New Home Sales	Sep	676K	-1.17%
Pending Home Sales	Aug	71.2	0%
Existing Home Sales	Oct	3.99M	+0.25%
Builder Confidence	Oct	29	-9.38%

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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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