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# UPDATE: Bonds Losing Ground on Stronger CPI Data

- CPI
  - 0.1 vs 0.1 m/m
  - 1.6 vs 1.6 y/y
- Core CPI
  - 0.3 vs 0.2 m/m
  - 2.1 vs 2.0 y/y
- Jobless Claims
  - 209k vs 223k

The modest increase in core CPI numbers was enough to spook the bond market to some extent just now. 10yr yields rose quickly from 2.06 to 2.09%, but look like they're trying to recover at the moment (2.08%-ish currently).

At first glance, a 0.1% beat in CPI may not seem like a big deal (and it may not prove to be a big deal unless it gets to be a trend). Inflation is considered to be a sleeping monster that the bond market doesn't have to worry about. If it looks like it's stirring, there's plenty of weakness it could create (but again, that would take multiple reports over several months to confirm). Today, we're just seeing that bonds would "care" if presented with sufficient evidence.




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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.

**Rich E. Blanchard** 

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