

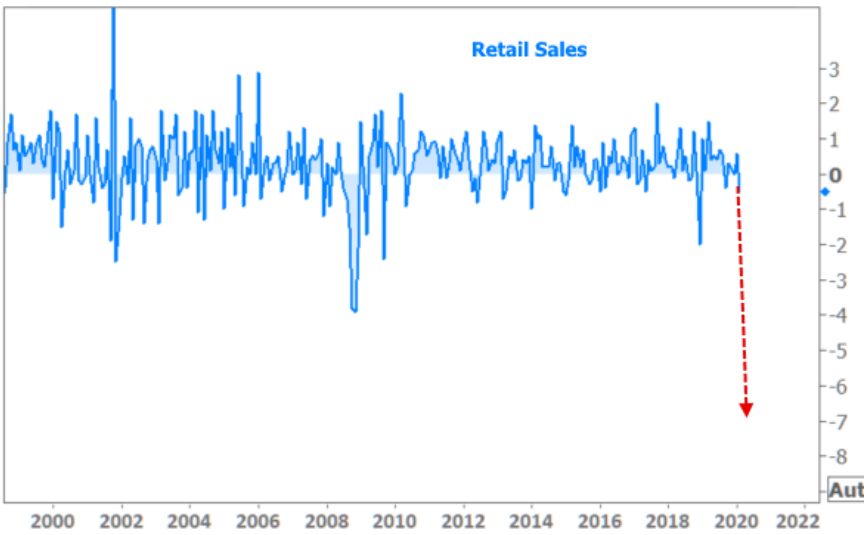
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The Day Ahead: Lots of Data to Digest. Will it Matter?

There's no question that financial markets have done a great deal to price-in the anticipated economic impact of coronavirus, but have they done enough? And will it be the simple release of new econ data that provides clarity? Today may be one of our first real chances to see if it's not too soon to begin looking for a normal reaction function in the data.

Retail Sales is the headliner and it's expected to be quite weak. Here's how the chart would look if the forecast holds true.



45 minutes later, industrial production numbers are expected to show a similar drop, though not well past 2008 lows like Retail Sales.

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

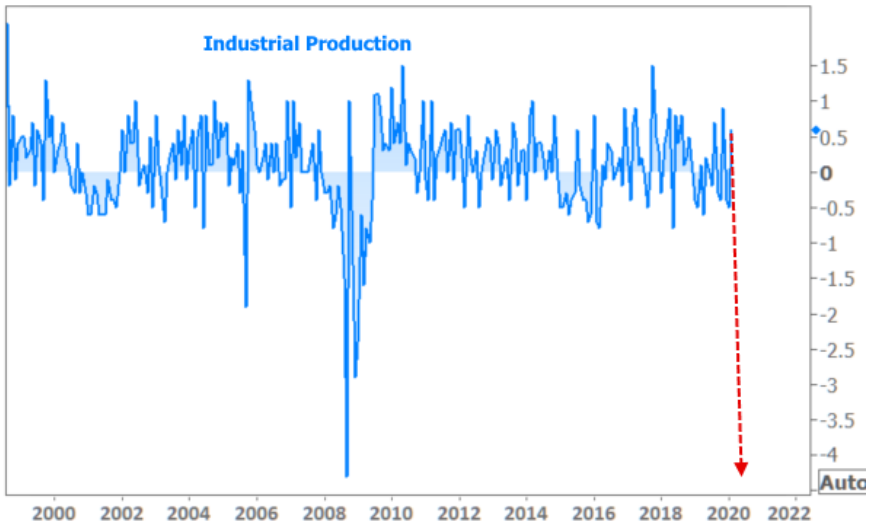
	Rate	Change	Points
Mortgage News Daily			
30YR Fixed	7.30%	+0.12	0.00
15YR Fixed	6.92%	+0.09	0.00
30YR FHA	6.89%	+0.07	0.00
30YR Jumbo	7.40%	+0.03	0.00
7/6 SOFR	6.80%	+0.31	0.00
30YR VA	6.90%	+0.07	0.00

Rates as of: 11/10

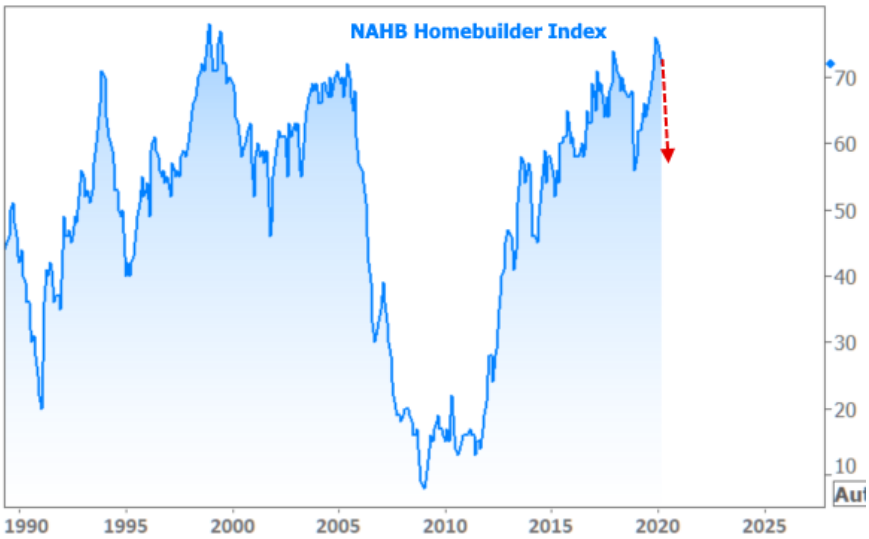
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Builder confidence is expected to hold its ground a bit better, although this may be more a factor of the economic models feeding the forecasting tools. It's hard to imagine any builder is more confident than they were at the lowest points of the past few years.



While we may see some volatility surrounding this data, it won't be a defining moment in the bigger picture. The economic performance that matters is at least a month away. The weakness of data "on the way down" is much more of a moving target and slightly less interesting that the strength (or lack thereof) of the data on the way back up.

Fed bond buying continues in Treasuries: (https://www.newyorkfed.org/medialibrary/media/markets/treasury-securities-schedule-past/HTPC_0413_0417_2020.pdf) and MBS (https://www.newyorkfed.org/medialibrary/media/markets/ambs/AMBS-Schedule-041320.pdf).

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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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