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# UPDATE: Roughly Unchanged; Some Pressure After Econ Data

- Jobless Claims
  - 2123k vs 2100k forecast, 2446k previously
- Continued Claims
  - 21.052m vs 25.750m forecast, 24.912m previously
- Durable Goods
  - -17.2 vs -19.0 previously
- Cap-ex (nondefense durables, excluding aircraft)
  - -5.8 vs -10.0 forecast

Bonds were slightly stronger overnight, but began to weaken a bit heading into the domestic session. Modest weakness continues following the this slate of economic data. In my view, the continued claims number is the most significant print here as it's the most timely measurement of the reopening of the economy. While 21 million is still a staggeringly huge number, that part is to-be-expected. The fact that it's 4 million (roughly) lower than it was last week was not expected. I think traders are giving economic forecasting a wide berth vs reality, but if this trend were to continue next week, it would increasingly make a case for pressure toward higher yields.

10yr yields are currently holding just below 'unchanged' on the day, and 2.0 MBS are 1 tick (.03) better than yesterday's latest levels.




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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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