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ALERT: Fears Confirmed. NFP Crushes it. Bonds Simply Crushed

- Nonfarm Payrolls
  - 2.509m vs -8m forecast
- Unemployment Rates
  - 13.3% vs 19.8% forecast, 14.7% previously

People sometimes cast aspersions on ADP employment data, but who's laughing now? No one actually. Those who are hoping for a strong economic recovery are cheering and those hoping for rates to remain as low as they were are crying, trembling, or putting their heads in the sand.

This will be the biggest beat in the history of the jobs report, both for the jobs count and unemployment rate. Scorched earth for bond markets. 10yr already up over 10bps and 2.0 UMBS down more than half a point. Witness the pain of the bond market getting caught flat-footed before a massive economic sucker punch.

For the few of you that have the ability to lock yesterday's rates still, now would be the time.



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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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