

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

Rates Steady Near 2017 Lows Ahead of Jobs Report

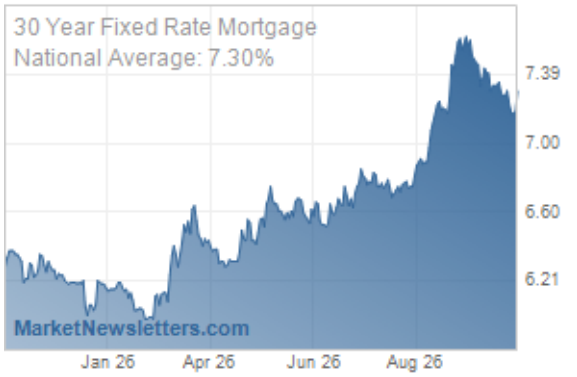
Mortgage rates **remained largely unchanged** today, on average. Once again, there was a fair amount of volatility in bond markets (which dictate rates) during the day, but said volatility was contained in a narrow range that's persisted all week. In fact, all of this week's bond market movement has taken place inside the highs and lows set on Monday.

There are **less pleasant places** for bonds/rates to be this indecisive. Indecision here means that rates continue to operate very close to their lowest levels of the year. Only a handful of days are better, and not by much. **4.125%** remains the most prevalent conventional 30yr fixed quote on top tier scenarios.

Tomorrow brings the **typically-very-important** Employment Situation (aka "the jobs report"). It always has the potential to cause a big move in bond markets. Tomorrow is no exception, but this certainly isn't an instance where financial markets are waiting on some revelation in the data to set the tone for the next big shift. In other words, tomorrow's jobs data probably won't be the thing that causes rates to move appreciably lower or higher for days and days.

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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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