

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

The Day Ahead: Big Directional Moves All About Keeping Things SIdeways

Volume swelled during the first 3 days of the week, culminating in yesterday's CPI/Fed combo and a fairly large move lower in rates. That's what we can observe about the **short**-term.

If we're looking at **longer**-term trends, however, yesterday's big directional move was all about keeping things sideways. The yields seen just before the CPI data were right in line with the highest since late October. The upper boundary of the consolidation trend was **clearly being pushed** and the rally that followed the data and the Fed clearly pushed back.



As the chart suggests, this makes the sideways momentum **even stronger**. At this point it's bordering on uncanny. If something other than "time" or the tax bill will challenge this sideways range, it has yet to present itself.

Today brings **Retail Sales** as the only top tier economic data. Given the current aloofness regarding econ data, it's not likely that this report alone can engender enough momentum to challenge either side of the trend. There's also the ECB (European Central Bank) press conference beginning shortly. Sometimes these will contain market moving clues, but just as often they run the risk of putting traders back to sleep.

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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