

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

Mortgage Rates Side-Step Ahead of Jobs Report

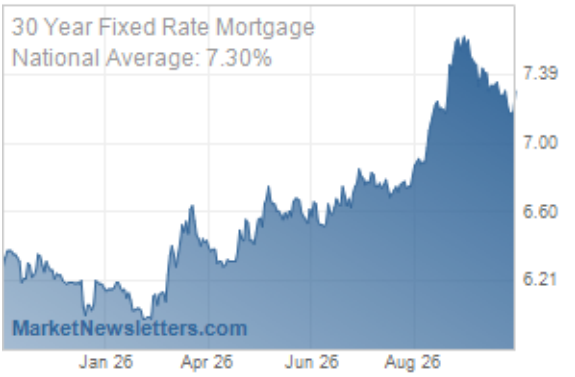
Mortgage rates were **sideways to slightly lower** today, depending on the lender. The discrepancy stems from mid-day bond market gains that were just barely enough for a few lenders to go to the trouble of revising their mortgage rate sheets before the end of business. In other words, if bonds were to hold in similar territory by tomorrow morning, we'd likely see most lenders offering slightly better deals.

There's a big question mark over tomorrow morning, however, due to the important jobs report set to be released at 8:30am ET. This is traditionally the most important economic report of any given month when it comes to interest rate reactions. While it can occasionally fail to cause a stir, it should always be respected for it's volatility-inducing potential.

The timing of the data means that any major reaction in markets would occur before almost any lender is able to publish mortgage rates for the day. As such, there's **no guarantee** that today's rate quotes will be available tomorrow. Of course, if the data helps bonds, rates could actually be better, but the risk associated with this data is that any move (higher or lower) could be bigger than normal.

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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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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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