

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

UPDATE: Bonds Little-Changed After Inflation Data

- Consumer Price Index (CPI)
  - +0.219 vs +0.3 forecast (m/m)
  - +2.3 vs +2.3 forecast (y/y)
- Core CPI (excludes food/energy)
  - +0.1133 vs +0.2 forecast (m/m)
  - +2.3 vs +2.3 (y/y)

Inflation data has a strong history of moving the bond market, but there are two reasons we're not seeing big movement right now. First off, this report was fairly close to the forecast. More importantly, markets just aren't perceiving a big risks of rising inflation right now--nor are they surprised to see lackluster inflation growth. Moreover, even the Fed has flat-out said that they do not see inflation having an easy time moving up and, indeed, they are more worried about their ability to keep inflation at or above their target levels.

With all of the above in mind, it's no surprise to see essentially no change since the 8:30am release. 10yr yields are 0.006% higher at 1.842% and Fannie 3.0 MBS are up 1 tick on the day at 101-22 (+0.03 at 101.69).



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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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