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# UPDATE: Modest, Mixed Reaction to AM Econ Data

- Jobless Claims
  - 5.245m vs 5.105m forecast
  - continued claims 11.976m vs 13.5 forecast
- Philly Fed
  - -56.6 vs -30.0 forecast
- Housing Starts
  - 1.216m vs 1.3m forecast, down 22.3% m/m

Bonds were slightly stronger in the overnight session with most of the gains arriving around 7:30am. Jobless Claims data is a popular focus for both sides of the market right now and the lower-than-expected number in continued claims (and the absence of a much worse weekly claims number) gave a quick boost to stocks. To a lesser extent, it prompted a brief, small selling spree in bonds.

Selling pressure didn't even register for MBS and it already looks to be reversing course in Treasuries. 10yr yields are back down to .61% (2bps stronger on the day). 2.5 UMBS are 1-2 ticks (.03-.06) stronger, trading just over 104.




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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.

**Rich E. Blanchard** 

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