

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: Econ Data Mixed; Treasury Rally Continues, But MBS Lag

- Consumer Confidence
  - 86.9 vs 87.9 forecast
  - Expectations 93.8 vs 86.8 previously
  - Inflation expectations 5.3 vs 4.5 previously
- Richmond Fed Composite (manufacturing + services)
  - -53 vs +2 previously

There are definitely a few surprises in the data. Specifically, the uptick in expectations, both for confidence and inflation, don't seem to jive with current market realities. Nonetheless, stocks and bonds reacted to the data as economically bearish with yields improving (lower) and stocks giving up more of the overnight gains.

MBS have had a hard time keeping up with the Treasury rally but are nonetheless at the highs of the day, now up more than an eighth of a point (2.5 UMBS just over 104). 10yr yields are down more than 4bps at .622.



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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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