



## Stephen Moyer

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Licensed by the Department of Business Oversight

Under the California Residential Mortgage Lending Act  
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## UPDATE: Bonds Rally on Weak NFP

- Nonfarm Payrolls
  - 75k vs 185k forecast
  - previous month revised down to 224k from 263k
  - month before that down to 153k from 189k
- Jobless rate
  - 3.6 vs 3.6
  - no change in participation rate
  - U-6 (broadest unemployment metric) 7.1 vs 7.3 previously
- Wages
  - 3.2 vs 3.2 year-over-year

Bonds are trading the headline NFP number fairly willingly this morning, but it's not for nothing that the last two months' worth of headlines were revised down to the tune of 55k jobs.

10yr yields were already a few bps lower coming into the data and they've doubled their lead in its wake, currently down more than 4bps at 2.076%. Fannie 3.0 MBS are up more than a quarter point at 100-21 (100.65).



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## MBS & Treasury Market Data

	Price / Yield	Change
MBS UMBS 5.0	99.35	-0.16
MBS GNMA 5.0	99.91	-0.04
10 YR Treasury	3.9039	+0.0424
30 YR Treasury	4.1932	+0.0468

Pricing as of: 8/30 5:59PM EST

## Average Mortgage Rates

	Rate	Change	Points
<b>Mortgage News Daily</b>			
30 Yr. Fixed	6.43%	+0.02	0.00
15 Yr. Fixed	5.95%	0.00	0.00
30 Yr. FHA	5.82%	+0.02	0.00
30 Yr. Jumbo	6.62%	0.00	0.00
5/1 ARM	6.28%	-0.01	0.00

<b>Freddie Mac</b>			
30 Yr. Fixed	6.35%	-0.51	0.00
15 Yr. Fixed	5.51%	-0.65	0.00
<b>Mortgage Bankers Assoc.</b>			
30 Yr. Fixed	6.44%	-0.06	0.54
15 Yr. Fixed	5.88%	-0.16	0.68
30 Yr. FHA	6.36%	-0.06	0.85
30 Yr. Jumbo	6.75%	+0.07	0.39
5/1 ARM	5.98%	-0.27	0.65

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Rates as of: 8/30

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thank you for coming to website. Having been a loan officer for 20+year...I know first hand how important it is to stay on top of the news and event that effect mortgage rates, regulation, and program guidelines. Let this web site be a resource for you.

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