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A Message from Brandon McKay:

"Today's CPI data has triggered some improvement to mortgage rates day over day."

MBS Morning: CPI Comes in Low Enough to Help

Heading into today's CPI data, our stance was that we'd need to see the monthly core number come in at 0.1 vs 0.3 in order to see much of a friendly response, and that is exactly what's playing out. If markets weren't taking inflation with a grain of salt at the moment, this would likely be worth a much bigger response. As it stands, Fed Funds Futures didn't even erase the spike seen after last Friday's jobs report, and 10yr yields only dropped to 4.42 before bouncing--well short of the 4.39 pre-NFP levels.



MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.51	+0.41
10 YR Treasury	4.9403	-0.1033
30 YR Treasury	5.3324	-0.0738

Pricing as of: 11/20 5:59PM EST



Average Mortgage Rates

	Rate	Change	Points
Mortgage News Daily			
30YR Fixed	7.33%	-0.12	0.00
15YR Fixed	6.89%	-0.10	0.00
30YR FHA	6.95%	-0.10	0.00
30YR Jumbo	7.44%	-0.06	0.00
7/6 SOFR	6.81%	-0.19	0.00
30YR VA	6.97%	-0.10	0.00

Rates as of: 11/20

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