

## A message from Matthew M. Loan:

This is a **DEMO** marketing message. You can use them for promotional text. Mortgage rates are **moving back down** so feel free to give me a call or visit [my website](#) and I'll give you a quote.



**Matthew M. Loan**

Senior Loan Officer,  
Mortgage Company, LLC.

[mbslive.net](#)

**P:** (704) 867-5309

**M:** (980) 867-5309

1050 W. Main St.  
Charlotte NC 28031  
NMLS: #987654321



## **ALERT:** Surprisingly Strong Jobs Report. Bonds on The Run

- Average earnings mm (Jan)
  - 0.4% vs 0.3% f'cast, 0.3% prev
- Non Farm Payrolls (Jan)
  - 130K vs 70K f'cast, 50K prev
- Participation Rate (Jan)
  - 62.5% vs -- f'cast, 62.4% prev
- Unemployment rate mm (Jan)
  - 4.3% vs 4.4% f'cast, 4.4% prev

MBS are down more than an eighth from opening levels and 10yr yields are up 5bps at 4.199. More to follow in AM commentary.