

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

MBS Recap: Bonds Bounce Back with Help From Oil and Auction

Today's bond market movements were a bit **more pronounced** than yesterday's, but similar in some regards. The first similarly was the inconsequential drifting movement during the overnight trading session. 10yr yields were slightly higher by the domestic open, but the first move was right back down into the prevailing range.

Today continued borrowing from yesterday's playbook as the 930am NYSE open brought additional trading cues for Treasuries. This time, however, it suggested **weakness** as opposed to strength. Bonds continued losing ground after the oil inventories data, but oil prices themselves only basked in the glow for a moment before traders seized the opportunity to sell at the new, higher prices.

Bonds rallied with falling oil and stocks, but held something back for the 10yr auction. The auction itself was decent, but ended up being more of a market mover simply because traders no longer had to wait to get on board with the day's move. The gains carried 10's back to the same old low end of the range at 2.20, making for a relatively tame result to a somewhat more volatile day.

NOTE: If you're wondering why the MBS charts look so different today, it's due to the roll. This means that the right side of a 2-day chart of any Fannie/Freddie 30yr fixed coupon is conveying prices of January coupons, while the left side conveys December coupons. There was roughly a quarter point gap between the two, regardless of market movement (thus making it look like MBS tanked overnight).

Subscribe to my newsletter online at:
http://housingnewsletters.com/richhomeloans

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

Rates as of: 11/10

© 2026 MBS Live, LLC. - This newsletter is a service of MarketNewsletters.com.

The interest rates provided in this newsletter are national averages from independent data sources. Rate/APR terms may differ from those listed above based on the creditworthiness of the borrower. All information provided "as is" for informational purposes only, not intended for trading purposes or financial advice.

Read or subscribe to my newsletter online at: http://housingnewsletters.com/richhomeloans

Expert Advice | Exceptional Service | Flawless Execution

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 

© 2026 MBS Live, LLC. - This newsletter is a service of MarketNewsletters.com.

The interest rates provided in this newsletter are national averages from independent data sources. Rate/APR terms may differ from those listed above based on the creditworthiness of the borrower. All information provided "as is" for informational purposes only, not intended for trading purposes or financial advice.

Read or subscribe to my newsletter online at: http://housingnewsletters.com/richhomeloans