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MBS Recap: Weakest Levels Since July Ahead of Fed

There's very little to report--with respect to the second half of the day--that hasn't already been covered in the quick and dirty bullet points from the mid-day commentary. If you didn't read that, or don't care to, the gist was that bond markets are **striving to be sideways** around current levels on the approach to the Fed, but have been 'deflected' on several notable occasions beginning with this month's surprisingly timid European Central Bank announcement.

Even so, we've managed to make it to the day before the Fed announcement with the monthly moving average having stayed almost perfectly flat for almost exactly a month. The only catch has been that the departures from that central point of gravity have been increasingly chunky and volatile. In other words, whereas we might inch a few bps higher and lower over the course of a week, recent volatility has seen **entire week's worth of momentum** transpire in mere hours.

Today wasn't even the in the running for the most volatile session of late. 10yr yields only rose 4.2bps compared to a 7bp increase yesterday. **MBS fared much better** by comparison, though you wouldn't know it by looking at rate sheets. With the exception of a few days at the beginning of November (which are in roughly similar shape), today's rates are the highest since July.

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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

Rates as of: 11/10

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