

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: Bond Movement Still Simple, But Now Less Fun

Bond markets continued to do the **exact same thing** they've been doing all year: follow stocks/oil. Today was the first day of the year that stocks had 2 consecutive winning days. Yesterday's winning day was a minor inconvenience for bonds, but today's move in stocks was much bigger. As such, it's no surprise to see bonds taking a bit of a bigger hit.

10yr yields came into the domestic session over 2.07 and were as high as 2.089 by mid-morning. After European markets closed, bonds were **able to gain some traction** and end the day with 10yr yields only 2.9bps higher. Fannie 3.0s were only 3 ticks weaker by the close, but lender rate sheets belied the gentleness of the secondary market's adjustments (i.e. rate sheets got hit a bit harder than MBS prices would have suggested).

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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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