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ALERT: Bonds at Weakest Levels as Stocks Advance

Stocks and bond yields were higher at the start of the overnight session, but began to return to earth just before the start of the domestic session. The move was very **clearly led by stocks**, and stocks themselves continue to take a fair amount of guidance from oil prices.

Economic data has been largely ignored with the possible exception of the 10am Factory Orders report. There definitely was **NOT** an overt reaction (indeed, that would be a surprise), but stocks and bond yields both began rising at 10am. They're now both at their highest levels of the domestic session with 10yr yields up half a bp to 1.89.

Fannie 3.0s are unchanged on the day, but also at session lows. Lenders who priced at the highs of the day would now be seeing **exactly 4/32nds (.125) of weakness** from rate sheet print times. As such, there may be a very small chance that one or two of the most highly-reactive lenders are already considering negative reprices, **but** we'd need to see another 2-3 ticks of weakness before it became an imminent threat.



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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
Freddie Mac			
30YR Fixed	7.18%	+0.97	0.00
15YR Fixed	6.57%	+1.10	0.00
Mortgage Bankers Assoc.			
30YR Fixed	7.30%	+0.18	0.75
15YR Fixed	6.76%	+0.33	0.98
30YR FHA	7.02%	+0.24	1.07
30YR Jumbo	7.20%	+0.05	0.48
7/6 SOFR	6.29%	+0.19	1.00

Rates as of: 11/10

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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.

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