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MBS Recap: Bond Markets on Cruise Control

Today was a so-called **"inside day"** for bond markets, meaning prices and yields remained INSIDE yesterday's range of prices and yields. Economic data fell on deaf ears and related markets didn't cause too much of a fuss. Oil and stocks ended the day near unchanged levels and bond markets picked up a bit of the ground lost yesterday afternoon.

This wasn't necessarily destined to be the case from the outset as bond yields and stock prices were initially higher overnight. 10yr yields were holding a supportive ceiling at 1.91 when stock futures began falling, eventually helping bonds move into positive territory. Treasuries briefly returned across the unchanged line mid-morning and then moved back into positive territory for the rest of the session. **MBS lost less** in the morning--never crossing into negative territory--but also gained less in the afternoon.

Tomorrow morning brings the **big jobs report**. NFP is expected in at 190k this time vs last month's huge 292k, with the unemployment rate remaining unchanged at 5.0%.

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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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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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