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UPDATE: Bonds Fighting Back, but Dependent on Oil/Stocks

After hitting highs of 1.885, 10yr yields have gradually regained some ground. They're certainly **not in a hurry** to stampede below the pre-NFP levels just yet, but things could be much worse.

The strength is drawing **significantly** on movements in **stocks and oil prices**. Both moved below their pre-NFP levels, which resulted in bonds making it to their best post-NFP levels. As soon as oil/stocks bounced, so did bonds (I'm watching a tick-by-tick overlay and there's no question about who's leading whom).

Long story short, pray for a slide in stocks and oil (to whatever extent you'd prefer low rates to higher stock prices). Keep in mind that the NYSE open at 9:30am provides a significant jolt of liquidity for stocks (futures too), and can often mark the **acceleration** or **reversal** in the overnight/early-morning trend.

(In the time it took to write this, 10yr yields are down from 1.87 to 1.851. Fannie 3.0s are back in positive territory at 102-08!)



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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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