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MBS Recap: Treasuries Outperform as Bonds Hold Impressive Ground

- MBS ended 1 tick lower, but apart from yesterday, it tied the best closing levels in more than a year
- 10yr yields ended at 1.682, 2.2bps lower
- European yields hit new all-time lows
- Overseas accounts helped early and bonds faded from there
- No major impact from 30yr auction

Right out of the gate, Japanese accounts were buying Treasuries this morning, leading 10yr yields under 1.70 to start the session. European trading didn't add much to that momentum at first, but by the European close, German Bund yields were hitting new all-time lows and US 10yr yields were **bottoming out at 1.659**.

Once Europe was done for the day, we were left without the same feeding frenzy mentality in bond markets. The last of the 'feeding' took place at the 30yr bond auction at 1pm. It was enough to create strong auction results, but not enough to help bonds get back to the day's best yields. Even so, 10's ended in stronger territory, closing in the 1.6's for only the **3rd time this year**. The trading range on the last day we closed in the 1.6's was over 15bps. Today's relative absence of volatility lets us know markets are more serious about exploring this territory this time around.

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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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