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MBS Recap: Uneventful, Sideways Day Leaves Bonds in Limbo

Today could have been better, but it could have been much worse. After the big spike that followed Friday's jobs report, bonds were on the weaker edge of their post-Brexit range. Breaking it would be **"bad,"** in that it would suggest a shift in momentum toward higher rates and the end of the near-all-time-low post-Brexit range.

Would rates ultimately make it back to these levels even if this range breaks? I think so. But could it take weeks or months to accomplish? That's certainly possible. And while "breaking this range" **could merely be a move to the "high 3's"** for 30yr fixed rates, it sounds more palatable to not even have to find out in the first place. To that end, we live to fight another day.

Treasuries were initially stronger in the overnight session, but domestic traders came in the door with selling on their mind. Much of the weakness was driven by another active slate of corporate bond issuance. As always, **Treasuries were more impacted** by the corporate scene than MBS, but both calmed down and drifted almost perfectly sideways once the morning's corporate announcements were out of the way.

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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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