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MBS Recap: Things Remain Serious for Bond Markets as Selling Continues

If you're just getting caught up with today's bond market movements, **they weren't pretty**. On the scale where the worst days of mid-2013 were "10/10," today was closer to a 5 or 6. That's not too bad in and of itself, and it's not even that abnormal relative to some of the other recent selling days. The issue is that it's the THIRD "5 or 6" that we've had in the past 4 days.

Taken together, these big days of selling have pushed yields **up and out** of the well-established post-Brexit consolidative range. In other words, bonds were consolidating, and now they might be moving... higher! That's not what we want to have happen any time, obviously, but it's something that must happen periodically if we're going to enjoy future moves lower (again, obviously).

It's just a **bit too soon** to know whether or not this marks the start of the next major move toward higher rates. Certainly, it's the most serious gesture that bonds have made in that direction since the middle of 2015.

Oh, and I suppose I should recap today's actual market movers. That's easy because no one person could tell you exactly what was moving markets today. There was a line-up of **incredibly compelling "likely suspects."** All of them are probably guilty on some level. The attached video breaks them down in greater detail, and of course we've been talking about them all day on MBS Live.

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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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