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MBS Recap: Uninspired Day Belies Next Week's Risks

I'll save a majority of risk-mongering for next week's opener, but some of it is warranted for today. The timing of calendar events has resulted in natural opportunity for a **"lull" in the action**. This lull was dependent on this morning's Consumer Price data coming in fairly close to consensus, which it did. Had it been much stronger or weaker than expected, we would be able to more easily assess traders' fears and attitudes regarding the recent uptrend in rates.

In other words, has this week indeed been the **confirmation of a break** outside the consolidative range of July and August? Or has it merely been a **temporary** raising of defenses against that possibility, with bonds more willing to adapt to the variables that will be cleared up by next week's events?

One thing's for sure: there are very few historical examples of rates remaining flat after the sort of move we saw this week. It's likely that we'll have a good idea of the direction of the probable move after we hear from the **Fed** and **Bank of Japan** next week. The important point is that past 2 days of flat trading should be viewed merely as a pause as opposed to a meaningful push back. If we didn't have two more central bank announcements next week, we'd likely be seeing more conviction in this week's trading.

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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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