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UPDATE: Knees Are Jerking

I was in the midst of writing an update to let you know that bonds had bounced back to 'unchanged' levels, but despite a relatively stellar WPM typing speed, I couldn't make it through the second sentence before bonds bounced back to weaker levels. Even now, there's no telling where things will be by the time I finish the next sentence!

The point is that trading is exceptionally volatile right now. Most of it has occurred in weaker territory so far, but we are seeing signs of consolidation inside the post-NFP extremes. That's the lesser of two evils (the other being "higher highs" whereas consolidation implies "lower highs and higher lows."

The most recent high was 1.76% in 10yr yields. If that's broken, 1.77 becomes the level to watch. On the optimistic side, we'd be looking for a break below 1.74 at first with 1.73 being a bigger victory. Yields are currently at 1.748. Trading is very active.



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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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With 27+ years of expertise in mortgage banking you can be confident in my knowledge and abilities to deliver a seamless loan transaction while providing personalized service.

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