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MBS Recap: 5-Timer Club!

Google up the **5-timer club** if you're not familiar. We have a new inductee today, although it's not exactly the same club as seen on Saturday Night Live. Our version of the 5-timer club refers to an elite group of trading days that have resulted in 5 consecutive reprice alerts on MBS Live. This is, of course, far less hilarious than its namesake, and realistically, it's namesake wasn't really that funny in the first place.

That makes our club **really awful,** though not quite as awful as "Club 44," whose members are the trading days were 44 or more lender reprices are reported on MBS Live. Still, to get a 5-timer during a week that's already seen rates move to the highest levels in a year... let's just say things could be better.

Yellen spoke today, so naturally **she'll be blamed** for failing to "save rates." The fact that she didn't really do anything to hurt rates and that the movement happened well after her testimony will likely be forgotten when analysts look back at today's movement and the event calendar.

And that is **precisely** what continues to be so frustrating about the current rate environment: movement is happening because of the previous movement, and NOT necessarily because of any of the day's events. Sure, the minutia move the needle a little bit, but momentum is the primary source of inspiration.

10yr yields hit new trend highs of 2.317 before sneaking out at 2.297 at 5pm, just under the big technical ceiling. Still, a new intraday high is more than enough evidence of ongoing momentum (or perhaps the fact that traders are pulling up stake for next week's holidays).

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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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