

**Rich E. Blanchard**
Managing Director, RICH Home Loans LLC
NMLS: 492461
1550 Wewatta St., 2nd Floor Denver, CO 80202

Office: 720.619.9900
Mobile: 303.328.7047
richblanchard@richhomeloans.com
View My Website

# MBS Recap: Like Last Week's Sell-Off Never Even Happened

Remember when 10yr yields spiked from roughly **2.31% to roughly 2.41%** in the blink of an eye last Wednesday? That was the day before Thanksgiving, which is typically susceptible to distortions due to lower market participation. Those distortions most often take the form of a mild to moderate move that is subsequently erased--at least partially--when traders get back to business the following week.

This time around, the move was **far from moderate**. As such, we would have been well within our right to wonder just how much we'd get back from Wednesday's sell-off. As it happens, **we got all of it**--both for Treasuries and MBS. Both are now operating in the same ranges from early last week, leaving the Wed/Fri drama (red rectangle below) to look like a temporary diversion.

## 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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Although MBS had to work to get back into the range, Treasuries were essentially there right from the start of the overnight session. Some of the positivity can be chalked up to month-end bond buyers seeing advantageous entry points (i.e. lower bond prices) thanks to last week's sell-off. This goes hand in hand with the asset-allocation trading (sell stocks, buy bonds) that also looked to be in play today (i.e. **biggest red day** for stocks and **biggest green day** for bonds since the election).

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## Expert Advice | Exceptional Service | Flawless Execution

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.

**Rich E. Blanchard** 

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