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MBS Recap: Much Weaker After Data, but Still in Same Old Range

Granted, we **might** wake up next Tuesday (markets are closed Monday) to find that bonds are quickly breaking out of the recent range. But as for this week, the 2.34%-2.42% range in 10yr yields **remained intact.**

There were **several solid attempts** made to break below 2.34%, but none of them stuck. Technicians are most interested in the 3pm CME close as a marking time for long-term charts, and we were never below 2.34% at 3pm.

Then today, rates shot right up to the higher side of the range following this morning's data, effectively putting an exclamation point on the rejection of a 2.34% breakout. **At issue** was the fact that several inflation metrics were stronger than expected. Retail Sales probably took the lion's share of the blame, with the thought being that traders were prepared for it to come in weaker than the forecast suggested.

Whatever the allocation of blame, the **selling was quick**, and it ended just after 10am. Rates recovered until 3om, but never made it back to positive territory. They've been drifting higher after hours, with 10yr yields near 2.40%. Fannie 3.5s are heading out 10/32nds weaker (at lows, it was 14/32nds) at 102-17.

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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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