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UPDATE: Treasury Weakness May Spill-Over Into MBS

Treasuries have been trending **weaker** this morning--especially longer-dated Treasuries (like 10yr notes and 30yr bonds). This is somewhat understandable given that they're 2 of the stars of this week's Treasury **auction** supply, but they're also under pressure from a healthy slate of **corporate bond issuance** this morning. (Here's the primer on how corporate bonds affect Treasuries/MBS/rates).

MBS have been doing a **great job** holding steady despite the persistent weakness in Treasuries. Fannie 3.5s haven't dipped below 101-27 despite several bounces. During the same time that MBS have been holding that ground, 10yr yields have risen 2bps and are at the day's highs currently.

There is **only so much** of this that MBS will be willing to take before they fall **below 101-27** and possibly add a few more ticks of weakness. 10yr yields are at 2.491 currently and there's a small intermediate pivot point just overhead at 2.495. If that's broken, MBS will likely lose at least enough tick. At that point, we'd start to consider negative reprices for early/aggressive lenders.



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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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