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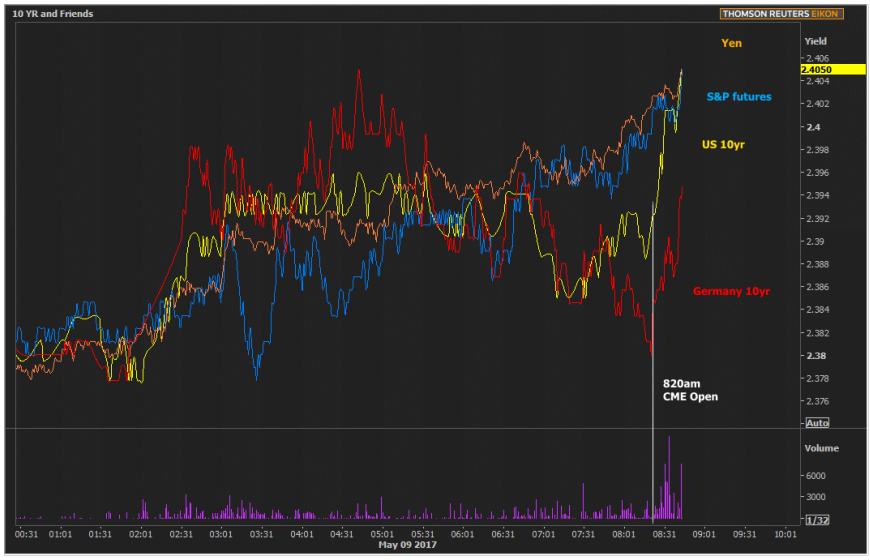
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# UPDATE: Traders Wake Up in Mood to Sell

On these days where there are no relevant economic reports in the early morning hours, and especially when that has been the case for 2 days in a row, we tend to notice an increased level of activity around the various "opening bells."

There is no bell at the CME at 7:20am Chicago time (8:20am ET), but there might as well be. That's the unofficial start of the day for a majority bond traders, and the official start of the day for Treasury options pit trading. Between the the two, themes often emerge.

Today is one such day, where the 8:20am CME open has served as a starting pistol for selling pressure. Granted, all this is happening in a micro-range, considering 10yr yields are only up 1.3bps at the moment, but the 8:20-8:35am move did seem abrupt in context--especially because there was no obvious catalyst other than the clock.




## 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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**Rich E. Blanchard** 

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