

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

UPDATE: Domestic Opening Bell For Bonds Proving Unfriendly so Far

Overnight and early domestic Treasury trading volumes have been **larger than normal** as bond traders make up for the 1.5 days holiday hiatus. 10yr yields rose moderately at the start of the European trading session, moving up from 2.33 to 2.35 approximately, but found and held support at 2.355 for the rest of the overnight session.

Heading into domestic hours, bonds recovered **somewhat**, but **never made it back** to the best levels from the overnight session. The 8:20am CME open has proven to be unfriendly so far, essentially taking us back in line with the weaker levels (10yr yields currently at 2.35% and Fannie 3.5 MBS down 1/32nd after being up as much as 3/32nds).



If we happen to break **higher** in yields, it would put us in the **weakest** territory in well over a month and essentially cast a vote for a continuation of the broader selling trend. If that happens, the pace of the weakness can still tell us a lot about underlying mentality heading into tomorrow's data. Specifically, modest losses without any linear trend higher in yields would suggest traders are at least willing to entertain the notion of buying bonds again in the event of weaker data.

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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