

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

The Week Ahead: For Bonds, Spring Break Has Been Happening All Month

If bond yields can manage to hold inside their recent range through the end of this week, they'll have gone an entire month with the lowest volatility seen since last November (.144% currently vs .133% in nov). And last November was the narrowest range since before the financial crisis.

We typically talk about narrow, sideways ranges as setting the stage for a bigger move higher or lower. We've used terms like "storing energy" to convey the notion that these **bigger moves become more likely** the longer rates stay sideways. But such breakouts can take months to develop. That was the case after the last big adjustment in rates following the 2016 presidential election. The 4 months that followed were cut from the same cloth as March 2018.



On a shorter time scale, we can consider this week's calendar of events as further advocating a sideways grind. First of all, there's **not** a massive amount of top tier economic data. Moreover the biggest data day is Thursday, which is a half-day ahead of a full closure for Good Friday. **Bottom line,** bonds have already been acting like they're on vacation, and this week's calendar does nothing to suggest they come home just yet.

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

© 2026 MBS Live, LLC. - This newsletter is a service of MarketNewsletters.com.

The interest rates provided in this newsletter are national averages from independent data sources. Rate/APR terms may differ from those listed above based on the creditworthiness of the borrower. All information provided "as is" for informational purposes only, not intended for trading purposes or financial advice.

Read or subscribe to my newsletter online at: http://housingnewsletters.com/richhomeloans



Subscribe to my newsletter online at: http://housingnewsletters.com/richhomeloans

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



© 2026 MBS Live, LLC. - This newsletter is a service of MarketNewsletters.com.

The interest rates provided in this newsletter are national averages from independent data sources. Rate/APR terms may differ from those listed above based on the creditworthiness of the borrower. All information provided "as is" for informational purposes only, not intended for trading purposes or financial advice.

Read or subscribe to my newsletter online at: http://housingnewsletters.com/richhomeloans