

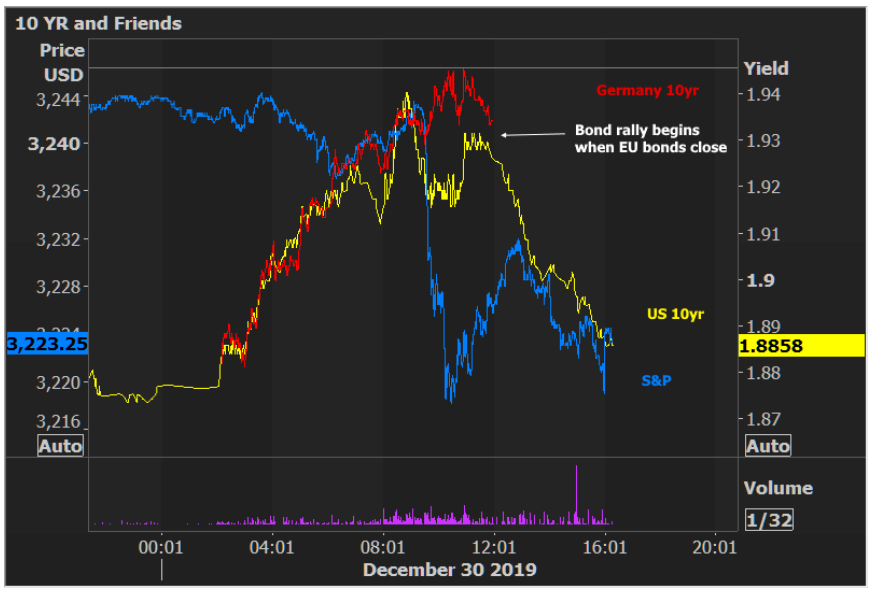
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MBS Recap: Bonds Bounce Back After European Close

Bond market holiday inertia would have been happy to continue were it not for a relative smattering of drama in European bond markets overnight. In fact, the inertia at home DID ultimately continue, but that wasn't obviously going to be the case earlier this morning. At times, 10yr yields were more than 5bps higher than Friday's latest levels.

While I'm more than content to chalk almost any movement at this time of year up to temporary and inconsequential forces, I can appreciate that a move of that size is interesting enough to discuss a bit further. In today's case, it was entirely a European affair, as the following chart will show.



Simply put, US yields were flat and boring until European markets opened. A surge toward higher yields in Europe precipitated some spillover selling in the US. As soon as European markets closed, US bond markets were quickly on their way back toward last Friday's levels. To be fair, domestic stock market weakness likely didn't hurt, but I'd give that more credit for helping bonds hold their ground in the 9am hour.

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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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