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ALERT: Half of The Gains Are Already Gone

After an initial euphoric response to QE4, bonds are pulling back a bit.

"A bit" in this context is half of the move and that was a pretty big move. 2.5 UMBS are still up about a quarter point on the day, but they're nearly a point lower from the afternoon highs. This is one of the few times you'll ever see MBS fall a point and potentially NOT see a negative reprice.

That said, negative reprices can't be ruled out from a few of the more reactive lenders. Counterpoint: some lenders may still be repricing for the better and just a bit late to the party.

10yr yields are reapproaching their highs of the day, but still down 8bps at .798%



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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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