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UPDATE: Uneventful Auction and More Afternoon Bond Buying

MBS are easily back into positive territory as bonds undergo another afternoon rally. The 30yr Treasury auction was uneventful, which is reassuring considering yields were well below their highest levels of the day by auction time. 10yr yields just edged to the lowest levels of the domestic session, in fact.

2.5 UMBS have benefited both from the broader bond market resilience and from maximum allowable takedowns of MBS from the Fed's last 2 buying operations. Perhaps we've moved on from the Fed targeting a range between 103-104 and are now witnessing a Fed that is simply more aggressive when MBS are down on the day and less aggressive when prices are up on the day.

Either way, any reprice risk associated with the earlier dip in prices is now gone. Reprice risk as a factor of individual lender considerations (i.e. pipeline control due to enticing rate sheet offerings) is omnipresent. That said, we've seen far less of that behavior today than on any other day in at least a month.



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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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