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UPDATE: MBS Hovering Near 'Unchanged," Still Lagging Treasuries

After a bit of a bumpy start this morning, 2.5 UMBS prices found their footing at slightly stronger levels compared to yesterday afternoon's lows. That's a victory considering this morning's first Fed buying operation saw a similar disparity between offered vs accepted MBS to yesterday (roughly $3bln purchased vs $9bln offered).

It's less of a victory when we compare MBS ground-holding to the overnight Treasury rally, which has largely remained intact throughout the domestic morning hours. 10yr yields are down almost 6bps at .558 and 2.5 UMBS are currently unchanged.

Econ data was uneventful with Existing Sales not showing a major reaction to recent realities yet. We wouldn't see it until next month anyway (not in that report).

The FHFA announced a token for Fannie/Freddie servicer--mostly Fannie. It has 2 key ingredients:

1. Fannie's servicer pass through requirements are now aligned with Freddie's more lenient requirements.

2. Forbearance loans can remain in MBS pools as long as the loan is in forbearance

The market is waiting to find out if loans that are already in forbearance can actually be sold to GSEs. We could hear something about that as early as this afternoon.

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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