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UPDATE: MBS Vastly Outperforming Now

Today has offered a fairly substantial reversal to the recent trend of MBS underperformance. At first glance, this has simply been a matter of the market working through the supply it needed to offload at the start of the week. Mon/Tue Fed operations showed selling demand more than 3 times higher than the Fed's buying amounts in conventional 30yr fixed coupons.

On a speculative note, we might conclude further downward pressure on supply as today's FHFA announcement effectively tightens the credit box. In turn, that would increase the credit quality of the loans making it through and decrease prepay speeds. Combine that with a technical bounce in MBS spreads and the rest is history.

2.5 UMBS are up a quarter point now at the highs of the day (just under 104) and 10yr yields are UP 5.3bps at .619.



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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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