

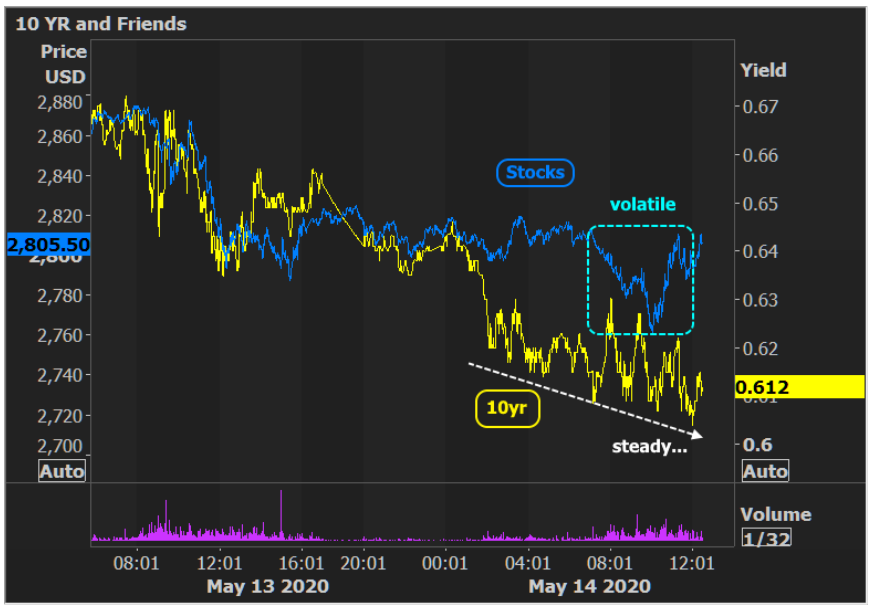
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UPDATE: Supply Concerns Shrinking, Bonds Improving, Positive Reprices?

Treasuries made it through the week's official auctions as of yesterday afternoon and have been hit (indirectly) by so much corporate debt issuance that one might conclude "it has to stop some time." Moreover, with no immediate stimulus bill on the table, the prospect for another ramp in Treasury supply is less threatening than it might have been. All of the above are adding up to strength in the broader bond market.

Treasuries have been improving in a plodding and consistent way, regardless of the input from stocks today. Even as equities bounced higher around 10:30am, bonds stayed the course.



MBS benefit from the general bond market strength, but also from their own favorable supply/demand situation. Today's 30yr UMBS Fed buying operation saw sellers bring less to the table than in any other operation this week (FAR less... sellers submitted 5 bln today vs nearly 9 bln yesterday). That's allowed MBS to keep decent pace with the broader rally--especially 2.0 coupons, which are now up 3/8ths of a point on the day at 102.25 (102-08).

Rate sheets were already strong, but this should/could result in additional price improvement.

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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Rich E. Blanchard 

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