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UPDATE: MBS Outperforming Treasuries

By 10:23am ET, Treasury yields had fallen to the lows of the day and they haven't been any lower since. MBS were also at their best levels of the day at 10:23am, but they've managed to add another eighth of a point of improvement since then and are currently holding those gains.

Treasuries may have a few more concerns at the moment due to tomorrow's 20yr auction, still-heavy corporate supply, and a more reliable connection with equities markets (which have been rallying moderately today). MBS, on the other hand, have another day with the Fed buying nearly $3 bln of UMBS 30yr fixed coupons versus less than $6 bln offered by sellers. That 2:1 ratio is much better than the 3:1 ratio seen on some of the more challenging days for MBS.

10yr yields are currently down 1.2bps on the day at .714. UMBS 2.0 coupons are up 6 ticks (.19) at 101-31 (101.97).



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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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