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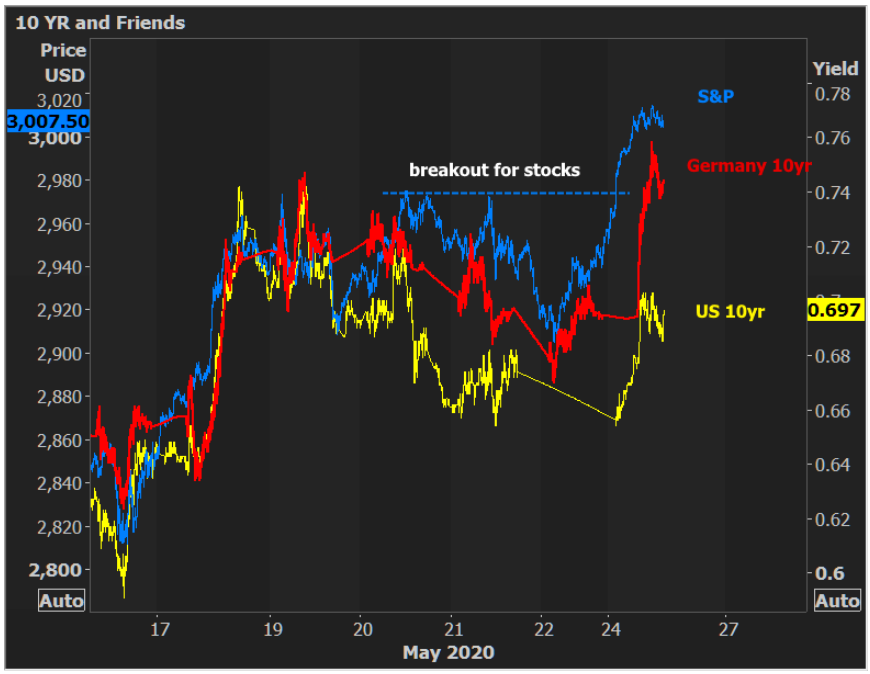
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UPDATE: Bonds Much Weaker Overnight, Led By Stock Strength and Europe

2 key themes in the overnight session: an important break higher in stocks and a fairly significant sell-off in European bond markets. The two seem to be connected at first with a European Central Bank speaker pulling a page out of the Fed's book with respect to a "symmetrical inflation target." This is just another way for policy makers to promise that rates will be lower for longer.

Before that, the head of Japan's central bank also made overtures toward additional stimulus. This is what kicked off the overnight rally for the stock market (including US stock futures). Treasuries weren't too concerned at first, but finally gave up ground in a more meaningful way after European markets opened with more stock strength and bond weakness.

All of the above can be reduced to 2 very simple concepts: markets are trading the actual prospects for economic reopenings and--to whatever extent that's not enough to make everyone happy--markets are responding to central bank pledges to mitigate as much of the temporary pain as possible.



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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