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MBS Recap: Bonds Avoid Afternoon Weakness for Unfortunate Reasons

Bond markets had been trending in an **unfriendly direction all day**. The charts on the dashboard don't capture the strength of the trend because it began in the overnight session and stayed steady until roughly 2pm. That's when the tragic headlines began coming in regarding the mass shooting in San Bernadino.

The connection between financial markets and this sort of atrocity might not be readily apparent, but it is real. Uncertainty is at the heart of the issue. While mass shooting in the US with multiple gunmen at large is **horrible enough on its own**, it would be even more horrible if it was the first of a series of attacks, like those that occurred in Paris. Until that sort of escalation can be ruled out, investors will be more risk averse. That's usually a cue to sell stocks and buy bonds.

In today's case, the small-scale flight-to-safety in markets did more to hurt stocks than to help bonds. MBS and Treasuries ended the day having **lost roughly half** of what they gained yesterday. Tomorrow and Friday bring the week's most anticipated data in the form of the ECB Announcement and NFP.

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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

Rates as of: 11/10

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