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MBS Recap: Bonds Gain With Europe

While oil prices did move lower in the overnight session, and while stock markets followed that move, bond markets were a bit more independent. Specifically, **European bond markets were in control** today. This wasn't due to any major revelation in European financial markets. Rather, it was simply Europe that had the most volatile day, thereby impacting interdependent bond markets like the US.

To put an exclamation point on the European thesis, domestic bond markets (and stocks for that matter) bounced right as European bond markets closed. Treasuries and MBS drifted sideways after that, but **stayed in positive territory** on the day.

See all of the above on the chart below (oil and stocks heading lower before bonds, US 10's finding inspiration in Germany's rally and backing off after the European close):



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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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