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MBS Recap: Strong Start and Afternoon Fade for Bonds

It was the first day back from the holiday market delirium and market participants needed a touchstone to kick things off. They found it in the form of manufacturing data out of China. This might not have been too big of a deal had it happened in the middle of the year, but **it was today's muse** for most of the morning.

China's CSI300 index **dropped 7%**, which is the "circuit breaker" level resulting in trading shutting down. Other indices continued to trade... poorly. The weakness in Asian equities markets spilled over into global equities markets. It also translated to strength for safe havens such as US Treasuries.

Domestic bond markets rode that wave **until** European markets closed. At that point, gains began to **evaporate**. The losses were quick enough for several negative reprices in the mortgage world, but day-over-day gains remained intact by the 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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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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