

Rich E. Blanchard
Managing Director, RICH Home Loans LLC
NMLS: 492461
1550 Wewatta St., 2nd Floor Denver, CO 80202

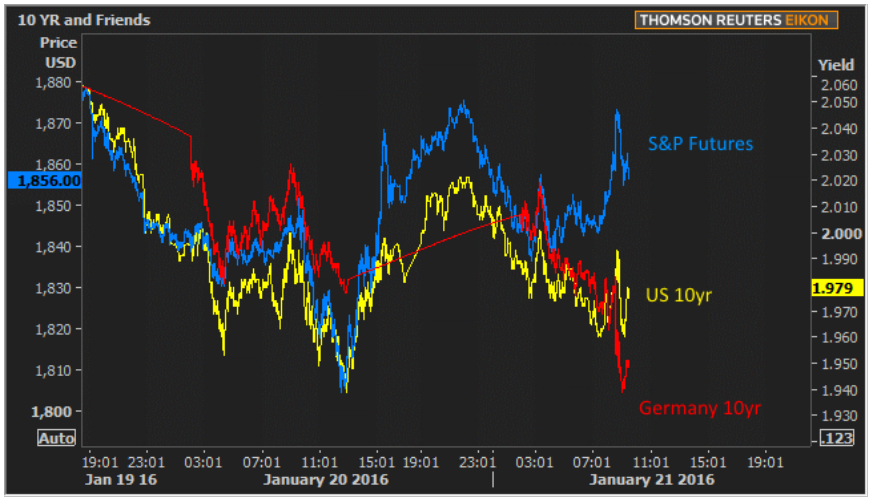
Office: 720.619.9900
Mobile: 303.328.7047
richblanchard@richhomeloans.com
View My Website

UPDATE: Bonds Balancing Input From EU and Equities

The overnight session was generally decent for bond markets, though **not at first**. Out of the gate, equities markets and oil prices were higher, but things calmed down after Asian stock indices began cliff diving around 10:30pm ET. 10yr yields moved steadily lower as global stock averages followed suit.

The European session complicated things just a bit. On one side of the equation, bond were **under pressure** from a bounce in equities. European stocks were clearly leading this charge as European Central Bank President Draghi hinted at additional monetary policy tools. S&P futures were brought along for the ride to some extent and the gradual rally in Treasuries leveled-off.

US bond markets might have been **more affected by the bounce in equities** were it not for the surge in European bond markets (also courtesy of Draghi's jawboning). As it stands, Treasuries have been able to balance the negative influence from stock market strength and the positive influence from European bond markets, leaving them fairly flat at slightly stronger levels.



Notably though, 10yr yields **haven't** been eager to break below 1.956, which is where the yellow line in the chart bounced twice so far this morning. That looks like the resistance target of the day **unless** stocks end up falling below the overnight lows (1837 in terms of futures, which translates to roughly 1844 in cash S&P terms).

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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Economic data was a non-event, as per the usual recent case. It never really had much of a chance given that the only potentially relevant releases came out during Draghi's Q&A.

10's are currently 1.4 bps lower on the day at 1.974 and Fannie 3.0s are 2 ticks higher at 101-18.



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