

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

MBS Recap: Only a Bad Day if You Knew About Friday

In a way, today was the **best sort of losing day** for bond markets. If you factor out last Friday, today was the best trading day for bond markets in more than 8 months, and even then, it wasn't too terribly far off Friday's levels.

Fannie 3.0 MBS fell a **quarter point** and 10yr yields rose 2.7bps to 1.95%. Most lenders did NOT hit rate sheets for a full quarter point in price, but that depends on their approach to pricing on Friday as well as the time of morning that they got sheets out today.

All that said, I'd suspect there's a **bit more latent weakness** that has yet to make its way onto rate sheets if MBS were to hold perfectly steady right here. Reason being, most lenders priced into falling prices this morning and never saw enough weakness to reprice, despite MBS falling another 2-4 ticks from rate sheet print times.

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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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