

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

The Week Ahead: Bonds Weighing Options on Holiday-Shortened Week

- SIFMA recommended early close for markets (2pm ET) on Thu and full close on Friday
- Friday is NOT a bank holiday
- Bond markets in equivocal territory in terms of momentum
- Data limited, but Durable Goods on Thu and GDP on Fri

This week brings the Good Friday holiday, resulting in a **full market closure on Friday** and an early close on Thursday, as recommended by SIFMA. That means Friday **WILL** be a rescission day, but bond markets won't be moving. As such, there is no scheduled commentary for Friday.

There will be data though. In fact, the **2 biggest reports** of the week will be out on the holiday-affected days. Thursday's data is arguably bigger as Durable goods is a more timely release. It covers the month of February, whereas the Final GDP numbers on Friday are merely a revision to data from Q4-2015.

In terms of momentum, bond markets begin the week in equivocal territory. Had we woken up to a surge lower in yields, we could **BEGIN** to conclude that a new, positive trend was forming. As it stands, the moderate weakness does more to suggest a "sideways consolidation" as opposed to any new positive/negative momentum. Until technicals start sending clear signals, we can continue to watch nearby pivot points for short-term momentum indications.

The nearest **supportive ceiling** in 10yr yields is 1.92 and the rally target (a floor we'd love to break) is 1.84. As always, keep in mind that "breaking" a pivot point is slightly subjective. There needs to be a certain amount of follow-through, either in terms of distance or time. In other words, yields would have to break far enough past a pivot and hold that break for a long enough time to consider it successfully broken.

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

© 2026 MBS Live, LLC. - This newsletter is a service of MarketNewsletters.com.

The interest rates provided in this newsletter are national averages from independent data sources. Rate/APR terms may differ from those listed above based on the creditworthiness of the borrower. All information provided "as is" for informational purposes only, not intended for trading purposes or financial advice.

Read or subscribe to my newsletter online at: http://housingnewsletters.com/richhomeloans



Subscribe to my newsletter online at: http://housingnewsletters.com/richhomeloans

Expert Advice | Exceptional Service | Flawless Execution

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.

Rich E. Blanchard



© 2026 MBS Live, LLC. - This newsletter is a service of MarketNewsletters.com.

The interest rates provided in this newsletter are national averages from independent data sources. Rate/APR terms may differ from those listed above based on the creditworthiness of the borrower. All information provided "as is" for informational purposes only, not intended for trading purposes or financial advice.

Read or subscribe to my newsletter online at: http://housingnewsletters.com/richhomeloans