

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

ALERT: Pent-Up Selling Pressure Pushes Bonds to Weakest Levels

- Some traders began their session with the intent to sell
- Oil prices and German Bund yields also heading higher
- Technical floor causing problems for US 10's at 1.86+
- Earliest lenders already potentially at risk

Sometimes we refer to certain classes of traders being "lined up to sell" at the open. This will generally refer to the traders who keep CME Treasury pit hours which begin at 8:20am. Indeed, that's when that's when we saw the weaker momentum begin to build this morning. If more than a few of the bigger accounts begin their day with the intent to sell, this can be the result unless there's a more compelling reason to buy bonds.

If anything, the other considerations are also negative as oil prices and German Bund yields have been rising for nearly 3 hours now. In addition, 10yr yields continued to struggle with the high 1.86's last night and early this morning, making this the third session in a row where that particular resistance has held firm.

If you have overnight price protection, be aware that Fannie 3.0s are now 6 ticks lower on the day, and if you're dealing with one of the very few lenders that prices near 8:30am, they're already seeing as much as an eighth of a point of weakness in MBS since rate sheet print times. As such, negative reprices are already an outside possibility.



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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