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MBS Recap: Reading From the Holiday Week Script

Much like yesterday, bond markets experienced a **somewhat abrupt intraday swing** that lacked overt motivation. This time, however, rates were heading in a more friendly direction with 10's ultimately dropping to 1.879 and Fannie 3.0s up 10 ticks to 101-29.again, we don't have much by way of gigantic, obvious motivations. So let's start going down the list and see what we find.

While motivations weren't necessarily overt, we still have a list of **likely suspects**. These include losses in oil and stocks as well as an almost complete evaporation in corporate debt issuance. Beyond that, it's good to remember that this is a holiday-shortened week and traders are scurrying to make the trades they need to make before taking off tomorrow afternoon.

In fact, the holiday week theme may be **one of the best ways** to think about the past 2 days of trading. Before that, Monday got things kicked off on a weaker note, but yields were nonetheless holding under the important 1.92% pivot point. Then yesterday's Belgian terror attacks and massive corporate bond issuance made for a bit of a curveball. With today's yields closing right in line with last Friday's, it's starting to look more like a holiday week, complete with a characteristically inexplicable spike and nearly as perplexing bounce back to unchanged levels on the week.

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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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