

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 Day Ahead: Bonds Hoping to Confirm Last Week's Potential Shift

- Technicals were looking good late last week
- But some risk that month-end trading was painting a rosy picture
- we'll find out this week!

Last week marked the **first convincing attempt** on the part of the bond market to break the uptrend that began on April 8th. That trend carried 10yr yields from just under 1.7 to 1.94 before the Fed Announcement finally put an end to it. But with the Fed Announcement on Wednesday and month-end on Friday, was that enough time to 'confirm' the shift that some of the technical indicators suggested?

First of all, let's break down what we mean by a "**technical shift**." Simply put, these are tipping points at which various technical studies (math and rules applied to market movement designed to assess momentum and potential shifts in trends) hit a certain level to indicate the end of an old trend, the start of a new trend, or simply to suggest "buy/sell" signals from a trading standpoint.

For instance, in the following chart, the lower 3 panes all have positive shifts for the reasons marked. The upper pane, however, suggests a **more equivocal stance**, with 10yr yields still having trouble breaking below the middle Bollinger Band (also the 21-day moving average).

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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Long story short, we were hesitant to declare a positive shift last week without reservation and we expect this week to bring enough information and market movement to **clear things up.** Major data points include the two ISM reports today and Wednesday, and of course, NFP on Friday.

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