

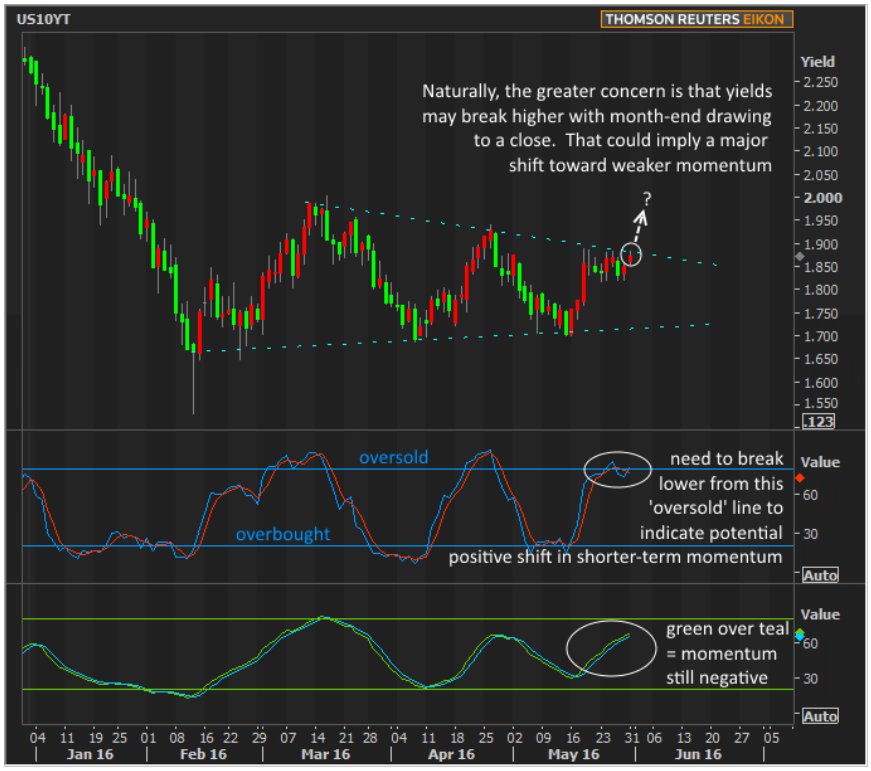
Rich E. Blanchard
Managing Director, RICH Home Loans LLC
NMLS: 492461
1550 Wewatta St., 2nd Floor Denver, CO 80202

Office: 720.619.9900
Mobile: 303.328.7047
richblanchard@richhomeloans.com
View My Website

The Week Ahead: Bonds on The Ropes as Month Ends and Data Hits

- Last week's moderate resilience could have been temporary due to 'month-end'
- This could also help today, to some extent
- If it doesn't, it's the first clue about a potential break of the long-term range
- If data confirms that break, Fed rate hike fears will increase and bonds won't be happy

The holiday-shortened week begins on a bit of a **gloomy** note, both because of where bonds were already trading at the end of last week as well as the moderate weakness seen in the overnight session. Any push toward higher yields this week will increasingly cast a vote for bigger picture losses as weakness would confirm a break out of the triangular, consolidative range seen in the chart below (teal lines).



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

Not only would this break the trading range in yields, but it would also put an end to the similarly consolidative pattern in longer term momentum. Fueling the fear is the fact that trading positions can often gain short term momentum as one month's trading ends and the next month's begins. If this week's busy economic calendar also happens to suggest bond market weakness, **things could get ugly.**

Now, this fear isn't necessarily destiny. To be sure, there are plenty of reasons to be bullish about the longer term outlook for global rates. But we have to respect the fact that temporary moves can still run counter to the longer term prevailing trend, and they can last longer than we might like when it comes to rate lock strategy. Until the threats to the range subside, that **strategy should probably remain 'defensive'** as opposed to trusting that the range will be there to provide yet another bounce toward lower rates.

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