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MBS Recap: All Time Lows in European Rates; Token Gains in The US

- 10yr German Bunds hit 0.048 today
- Tomorrow marks inception of Europe's corporate bond buying program
- US bond markets rallied during European hours
- Tomorrow is anyone's game

Bond markets were flat to start the overnight session. Even European bonds didn't move too much at first, but after 5:30am, there was a solid showing among buyers. Whether driven by reality or hope, the word on the street was that European bond buyers were getting in today **ahead of tomorrow's launch** of the ECB's corporate bond buying program.

That was **as good of a motivation as US Treasuries needed** on a relatively newsless day. The 8:30am economic data provided a modest boost as labor costs came in higher and Productivity confirmed lower estimates. From there, US bond markets followed European rates into the European close and spent the rest of the day drifting sideways with absolutely no regard for a bounce in stock and oil prices.

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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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