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MBS Recap: Bonds Hold Very Much Inside Yesterday's Range

- Bond markets grudgingly gave up some gains, but only relative to previous close
- Relative to yesterday's average trading levels, today was flat
- No impact from GDP or Consumer Confidence
- Post-Brexit trade continues to drive markets

With yesterday's highest 10yr yield of 1.526, today's high of 1.483 was scarcely threatening. If we look only at domestic session trading levels, it was a true "inside day" (meaning today's range was contained inside yesterday's range). All this to make a case for today being **flat and indecisive**, despite the presence of red on trading screens.

Bonds won't be able to win every day, and frankly, I'm impressed they've remained as strong as they have, considering the ground they've covered. It's a testament to the gravity of the Brexit topic, which continues to generate **more speculation than concrete analysis**.

This is especially true for bond markets, apparently, as equities markets moved higher into the close without bonds following. Part of the resilience could be the necessity for money managers to be holding a certain mix of bonds for the important **quarter-end** mark coming up on Thursday (quarter-end is just a bigger, more serious version of **month-end**).

The more **disconcerting** prospect is that today is the second day spent NOT breaking into new low yields in 10yr Treasuries, and thus another step in setting us up for a bounce. Still, I'd wait until yields broke above 1.48, or even 1.53 before getting too concerned about such things.

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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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