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A Message from Rich E. Blanchard:

"Home on the range - no pun intended"

MBS Recap: In Shocking Twist of Fate, Bonds Remain Range-Bound

I apologize for tricking you with the title. The "shocking" part was **unabashed sarcasm**. It's not that anyone here is clairvoyant. Certainly, we never have any assurance of market movement that takes place in the future. But with the benefit of just a bit of hindsight, it would be fair to say that certain market movements are unsurprising.

At the present moment, it would **continue to be unsurprising** for bond markets to trade in a narrow range. Whether yields continue holding inside the exact same pattern of consolidation seen in the chart, I cannot say, but at the very least, it should be close. Incidentally, the only reason to doubt the continuance of the current trend is that it's become so narrow as to be easily broken by a fairly average day of market movement.)



If it isn't clear by now, today was inconsequential. Taken together with Friday, markets may as well have enjoyed a 4-day weekend. We will get some economic data tomorrow and the start of the Treasury auction cycle, but they will be hard-pressed to cause legitimate momentum in this summertime market paralysis. Traders who aren't on vacation are **still waiting for Yellen** on Friday--only some of them "anxiously."

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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