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MBS Recap: Have You Heard The One About "The Range?"

We might have expected a bigger movement in the wake of the **colossal improvement** in New Home Sales (654k vs 582k previously, 580k forecast), but bonds barely budged. In fact, the first move following the data was into STRONGER territory for bonds.

Treasuries eventually gave up **some** ground heading into the afternoon, but MBS **didn't** follow. The differences in relative performance are far from troubling. They were simply more noticeable because Treasuries were in weaker territory day-over-day while MBS were stronger. In other words, Treasuries were red and MBS were green, but both were close enough to 'unchanged.'

The 2yr Treasury auction went off without a hitch, but it's tomorrow's 5yr auction that is **more capable** of causing movement for the MBS coupons we follow (Fannie 3.0, at the moment). Even then, Treasury auctions are not major market movers in general these days. For that, markets continue to wait for Yellen on Friday--the **only event this week** with significant potential. Still, "potential" is the operative word there.

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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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