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MBS Recap: Data and Auction Pass Without Trace. Bring on Yellen

Whether or not Yellen actually says something that moves markets on Friday is unimportant. Maybe she will. Probably she won't. **Either way**, we just need her speech to come and go so bond markets can move on with their lives.

And here's **another curveball: i**t's not necessarily that Yellen's speech is the focal point of all of the recent bond market indecision as much as it happens during a particularly indecisive time of year. If you emailed every market participant every day of the year, you'd get more "out of office" responses this week than on any other non-holiday week.

Traders who were actually in the office today did very little in terms of carrying out bigger-picture goals. Bonds were perfectly unchanged from the overnight session and experienced only slightly volatility during the day's only active trading from 9:30am to noon. Incidentally, trading levels **ended right where they began** over that time. The late afternoon saw a bit of weakness in Treasuries, but none for MBS. For what it's worth, the Treasury weakness isn't remotely big enough to read anything into.

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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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