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MBS Recap: Surprisingly Informative Despite Boring Facade

On the surface, today was a boring day for bond markets. 10yr yields ended less than a bp lower than yesterday's close and Fannie 3.0 MBS were completely unchanged. But as far as gleaning information, it **wasn't** a total loss.

Late in the overnight hours, bonds sold-off **somewhat abruptly** as a big seller decided it was time to sell. Weakness lasted from roughly 6:33am to 6:58am ET and took 10yr yields from 1.76 to 1.788. At the time, all we knew is that sellers got cold feet as yields approached 1.80, but we didn't know if domestic market participants would agree with 1.788 as an upper boundary for the day.

They agreed! Bonds scarcely moved until the CME open at 8:20am, but began to improve in fits and starts. The 10am Consumer Confidence data helped solidify today's high yields as "buying opportunities" and paved the way for additional gains through 11am. By no means did we witness the sort of strength needed to challenge the lower end of the recent rate range, but at least we saw some willingness to buy bonds at the right price (not to mention a good idea of the "right price" itself). Bottom line: the **upper end of the yield range was reinforced**.

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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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