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UPDATE: Bonds Much Weaker Overnight as FBI Clears Clinton

Over the weekend, news broke that the FBI has "not changed its conclusions" from July regarding the Clinton email server. Up to that point, the prospect of an indictment had markets bracing for a Trump victory (bad for stocks, good for bonds). Naturally, the headline takes the Trump victory trade in the other direction, doing **significant damage to bonds** and offering a big boost to stock futures.

All that having been said, this whole situation is a mess, and everyone expects it to continue to be a mess. If this weekend's developments were somehow able to guarantee the election outcome, free from the fierce debate that will likely follow, we'd certainly be seeing a **much bigger move i**n stocks and bonds.

As it stands, 10yr yields are up 3.7bps to 1.815 and Fannie 3.0s are down 3 ticks at 103-01. That's not exactly the end of the world, even if it's less pleasant that Friday's closing levels. This week's **Treasury auction cycle** is likely contributing to some of MBS outperformance (i.e. Treasuries have 3 days of "supply" coming up on a holiday-shortened election week, so traders might be a bit worried about demand, and now may be slightly more worried after the weekend's headlines).

There are no significant economic reports today, but the 9:30am NYSE open could bring some volatility due to ETF trading.



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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
Freddie Mac			
30YR Fixed	7.18%	+0.97	0.00
15YR Fixed	6.57%	+1.10	0.00
Mortgage Bankers Assoc.			
30YR Fixed	7.30%	+0.18	0.75
15YR Fixed	6.76%	+0.33	0.98
30YR FHA	7.02%	+0.24	1.07
30YR Jumbo	7.20%	+0.05	0.48
7/6 SOFR	6.29%	+0.19	1.00

Rates as of: 11/10

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With 27+ years of expertise in mortgage banking you can be confident in my knowledge and abilities to deliver a seamless loan transaction while providing personalized service.

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