

Rich E. Blanchard
Managing Director, RICH Home Loans LLC
NMLS: 492461
1550 Wewatta St., 2nd Floor Denver, CO 80202

Office: 720.619.9900
Mobile: 303.328.7047
richblanchard@richhomeloans.com
View My Website

The Day Ahead: What Would Victory Look Like Today?

Bonds weren't entirely clear in telling us if yesterday's ECB tapering announcement was a "**good thing** that simply needed to be digested," **or** if it was **another brick in the recent wall of pain**. The technical levels in the following chart can help us assess the health of any potential bounce back. These are essentially the same levels we've been discussing, but with a slightly more specificity due to recent movement.



What I had been referring to as "2.42%" I now would see as more of a range between 2.413 and to 2.449. With 2 recent instances of supportive bounces at 2.449, it would be a **good-enough** result to simply hold under that ceiling heading into the weekend. 2.413 would be a stronger vote in favor of edifying a ceiling in this general range. Finally, 2.344 would be the best we could hope for today.

Whatever bonds are able to accomplish in this trading session, the trend marked by the yellow line is the one that **needs to be defeated** before yields make a new high. Yes, we began to break it this week, during Wednesday's short-covering rally, but we'd need to hold below the line for another day or 2 in order to confirm.

As far as economic data goes, today is light, with only Wholesale Inventories and Consumer Sentiment at 10am. Tradeflows and technicals will likely have a bigger effect.

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

© 2026 MBS Live, LLC. - This newsletter is a service of MarketNewsletters.com.

The interest rates provided in this newsletter are national averages from independent data sources. Rate/APR terms may differ from those listed above based on the creditworthiness of the borrower. All information provided "as is" for informational purposes only, not intended for trading purposes or financial advice.

Read or subscribe to my newsletter online at: http://housingnewsletters.com/richhomeloans

Subscribe to my newsletter online at: http://housingnewsletters.com/richhomeloans

Expert Advice | Exceptional Service | Flawless Execution

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.

Rich E. Blanchard 

© 2026 MBS Live, LLC. - This newsletter is a service of MarketNewsletters.com.

The interest rates provided in this newsletter are national averages from independent data sources. Rate/APR terms may differ from those listed above based on the creditworthiness of the borrower. All information provided "as is" for informational purposes only, not intended for trading purposes or financial advice.

Read or subscribe to my newsletter online at: http://housingnewsletters.com/richhomeloans