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UPDATE: Some Resilience Thanks to ECB Headlines

This morning's biggest news concerns the European Central Bank (ECB). Sources from within the ECB said that markets **overinterpreted** a change in verbiage in the early March policy statement. Long story short, the statement dropped some verbiage about the ECB being "ready to act with all available instruments." (Here's the full story from Reuters).

The sources went on to say that rates are good where they're at and that further increases would be **problematic**. Incidentally, several Fed speakers have echoed those thoughts, pointing out that higher rates could act as too much of a brake on economic growth.

German Bunds have responded most favorably to the news, and have generally **helped US bonds** move away from their overnight ceiling.



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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