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UPDATE: Slight Bounce at NYSE Open, But Still Weaker on the Day

Treasuries began the overnight session in slightly weaker territory and held fairly steady with 10yr yields just under the important 2.22% technical level. At the European open, bond yields fell to the **best levels** of the day (both US and European). The rally was over at 6:30am as German Bund yields hit firm resistance at 0.245. Bunds have bounced on that precise level on 4 distinct occasions over the past 4 days.

With that, US bond yields rose back toward the 2.22% ceiling--briefly breaking above just before the 9:30am NYSE open. But the start of **NYSE trading at 9:30am** (which can affect bonds not only because of asset-allocation to/from stocks, but also because of bond-related ETF trading) was good for bonds and bad for stocks--albeit on a small, relative level.

10yr yields **returned below 2.22%** and are currently up only 1.2bps on the day at 2.2145. Fannie 3.5 MBS are down only 2 ticks on the day at 103-00.

NOTE: visually, it may LOOK like MBS prices are off by much more than 2/32ds, but that has to do with "the roll" (the monthly MBS settlement process where the current month's coupon is retired and the trailing month takes over as the new current month. The trailing month prices are always slightly lower than the current or "front month" prices. As such, the apparent drop in prices on the roll day is merely a reflection of the difference in those 2 prices and not indicative of actual weakness in MBS.



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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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