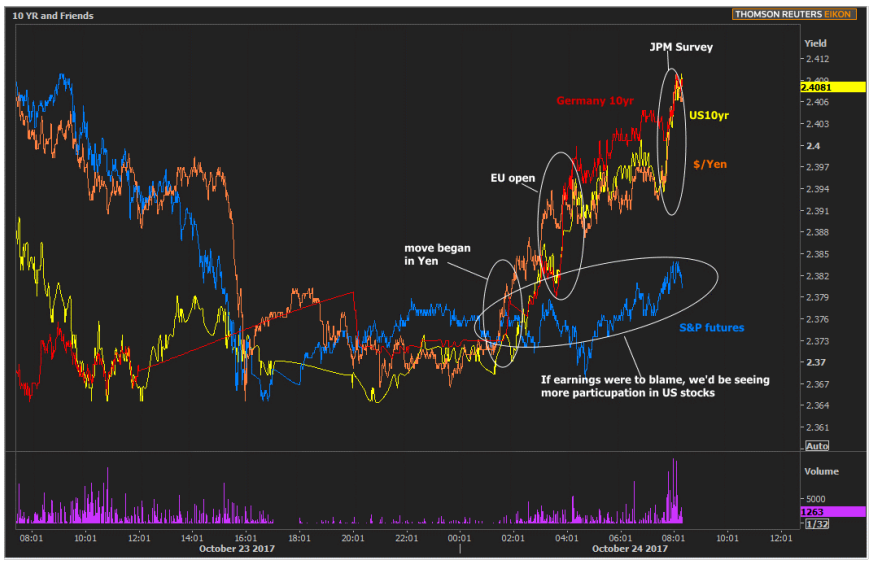


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ALERT: Bonds Slammed by Variety of Factors

Bonds were sharply weaker in the overnight session in a move that most analysts are chalking up to "earnings" because they can't think of anything better to blame or because they're stock people. It wasn't earnings, and this much is clear by seeing the blue line (stocks) lag below the others in the following chart.



As the chart suggests, the opening of EU markets served as the biggest source of upward pressure for bond yields overnight. Domestic traders piled on to the selling-spree with validation from the JP Morgan survey of Treasury clients showing another spike in "shorts" (traders betting on higher rates).

Data in Europe was generally stronger, but this move is too broad-based to chalk it up to one factor. With the ECB announcement coming up in 2 days, we're definitely starting to see some general apprehension about the first official (potential) roadmap for ECB tapering. US markets are apprehensive about the Fed Chair selection process, and more predisposed to sell bonds in general (hence yesterday's analysis to the effect of "the trend is still unfriendly" despite yesterday's gains).

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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Rich E. Blanchard 

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