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# MBS Recap: Best 2-Day Winning Streak in Quite a While

For the purposes of this recap, "winning streak" would be defined as a day where Fannie 3.5 MBS or 10yr Treasury yields closed at better levels than the previous closing levels. The more days in a row where that happens, the longer the winning streak would be. Without further ado, I present to you the **largest winning streak** since early November!

How many successive days of improvement did it take? Well... **just the one.** That's right! We actually haven't had a successive day of gains (vs the previous close) since early November. Even then, one might point out that early November gains only came after a late October sell-off to the weakest levels in more than 6 months. In that context, we haven't really had any winning streaks in **close to 2 months**.

This isn't to say that yields haven't moved higher and lower inside their recent range--simply that they haven't much cared to string the winning days together. To be fair, the same could be said of the losing days for most of the past 3 weeks. **Bottom line:** things have been sideways, volatile, and noncommittal as we wait for fiscal and monetary policy decisions.

There were no specifics to drive the past 2 days of improvement--at least not the sort of specifics we're used to dealing with. Economic data hasn't had much of an impact. That's **especially true** of this morning's ADP Employment data and even the Productivity and Costs report. The latter appeared to move bonds at first, but it was actually a block trade of 5yr Treasury futures that got the party started at 8:26am ET, 4 minutes before the data came out. "Party" is also a relative term as we're talking about very mild movement relative to any other random 5 minute cross-section of the day.

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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 |

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.

**Rich E. Blanchard** 

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