

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: We're Supposed to Have a Tough Time

Both yesterday and the day before, bonds closed in stronger territory than the previous day's close. That's the first time that's happened since early November, and one of the few times it's happened in several months. The other occurrences in that time frame all acted as **mere corrections** in a broader move toward higher rates (the move that brought us into the current sideways range).

Yesterday's gains also brought yields to the lower end of the consolidative range seen in today's chart inside the teal lines. If the range is the range, then **we're supposed to have a tough time** making any additional gains today. If, on the other hand, we DO manage to make decent gains, it could be a sign about latent bond buying demand. In order to get very excited about that, we'd ideally want to see the 2.28% level broken in 10yr yields--something that hasn't happened since August 1st.



Economic data continues to be unimportant. Apart from the tax bill debate and government shutdown drama, markets have one eye on next week's central bank announcements (Fed and ECB). The Fed is widely expected to hike, but they'll also be releasing **updated rate hike forecasts**, which have been fairly consistent market movers in March, June, Sept, and Dec.

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