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UPDATE: Holding Modest Gains But Respecting The Range

Longer term bonds were generally unchanged to begin the day. In the overnight session, European bonds attempted to lead a rally. US bonds followed at first, but both bounced back to previous levels ahead of the US session.

At the 8:20am CME open, domestic traders were skewed in favor of buying--a fact that's evident in the willingness for 10yr yields to continue rallying even as equities markets bounced. Since clipping the chart below, equities have continued higher **without** much of a reply from Treasuries or MBS (not that we'd necessarily expect a reply, but it's common to see stocks and bonds huddling together amid times of uncertainty. The divergence lets us know that bond traders are interested in buying for their own reasons).



All that having been said, traders are NOT interested in rushing into challenging the recent range. In fact, 10yr yields **haven't even come close** to yesterday's lows (2.323 today vs 2.314 yesterday). Unless that changes, we're simply putting in more time range-trading before bigger decisions are made.

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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For their part, **MBS** are having a similar day. They started out roughly unchanged and are now marginally stronger. There was some illiquidity in the early part of the session. This made for rapid apparent changes in price, but MBS buyers and sellers are in better supply now and the volatility has leveled off.



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