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UPDATE: Don't be Surprised to See 2.0 Coupons Today

Bonds were relatively calm in the overnight session. Stocks and Treasury yields moved higher in Asia. Bonds bounced back by 3am, but began leaking higher during European hours. The total damage is minimal--especially in the bigger picture where everything remains about as flat as anyone could have imagined a few weeks ago.

10yr yields started the domestic session up 2bps at .627 and 2.5 UMBS are down 2 ticks (0.06) at 103-30 (103.94).

Today's new Fed buying time slots are 10am and 11:30am for MBS. That will be the case throughout the week. The 11:30am time slot is exclusively for 30yr fixed UMBS, will the 10am time slot will alternate between 15yr UMBS and Ginnie Mae 30yr coupons.

Lastly, don't be surprised to see the 2.0 coupon make an appearance on the dashboard today. Last week was a transitional phase where volume began ramping up in a meaningful way for the first time ever. The Fed is NOT buying, but dollar volume for May coupons is very close to that seen in 3.5 MBS and was actually higher by the time we count June and July delivery months. We'll likely continue following 2.5 coupons as the dominant coupon for the time being. Case in point, 2.5 volume is roughly 5 times that of 2.0 coupons as of Friday.



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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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