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MBS Mid-Day: Bonds Battle Back From Liquidity-Driven Weakness

First and foremost, the overriding theme today is that it's every bit the uninspired session we expected it to be. Part of that expectation was that we could see **quick moves** inside a narrow range due to light liquidity/volume. This has indeed been the case as trading levels remain totally contained by the range set on Thursday and Friday

Despite erring on the side of weakness earlier, MBS and Treasuries have been improving since about 9:45am. Before that, the significant moves into weaker territory both arrived **precisely** in line with market liquidity. The first was at the European open at 2:30am and the second was at the domestic (CME Treasury pit) open at 8:20am.

Heading into the afternoon, liquidity is getting light again. Remember: "liquidity" refers to the **availability of buyers and sellers** interested in doing business at or near your preferred price. It's not always the same as volume. When liquidity is low, it means that a buyer or seller might have to jump farther from their desired buying/selling price in order to make the trade they need to make. This means we can see quick pops higher or lower. That sort of volatility is fairly well contained for now with both MBS and Treasuries still in modestly weaker territory.

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MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.80	-0.01
10 YR Treasury	4.9145	-0.0154
30 YR Treasury	5.2793	-0.0289

Pricing as of: 11/2 8:27AM EST



Average Mortgage Rates

	Rate	Change	Points
Mortgage News Daily			
30YR Fixed	7.27%	-0.02	0.00
15YR Fixed	6.92%	-0.03	0.00
30YR FHA	6.90%	-0.01	0.00
30YR Jumbo	7.55%	0.00	0.00
7/6 SOFR	6.78%	-0.10	0.00
30YR VA	6.91%	-0.01	0.00

Rates as of: 10/30

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I would appreciate the opportunity to share with you my extensive mortgage lending experience. My client focused approach has allowed me to build long lasting relationships and partnerships throughout Arizona. I know this market. I live here and work here. Please allow me to be your mortgage lending partner.

Timothy Baron 

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