MONEY HOUSE

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UPDATE: European Bonds Lead the Way Ahead of Tomorrow's Corporate Buying Debut

- The European Central Bank (ECB) begins buying corporate bonds tomorrow
- Traders are pretty optimistic about what that's going to do for bond markets
- European bonds rallying hard into close. German Bunds hit record low
- US 10yr following only modestly

The overnight session started off on a flat and boring note during Asian hours. As European trading got underway, it became clear that traders were **making bets on tomorrow's debut of ECB corporate bond buying** providing a boost to the overall bond market. German Bund yields hit record lows on an intraday basis, briefly trading at 0.048 versus the 0.049 seen at the beginning of 2015.

Treasuries have followed the move lower, but unlike European yields, they have **not** been willing to break below Friday's best levels (just under 1.70). 10yr yields are currently 3bps lower at 1.706 and Fannie 3.0s are up 4 ticks at 102-28.

In addition to European influences, some of the early domestic trading has been chalked up to **yesterday's comments from Yellen.** Some market participants have noted that Yellen's omission of the "next couple of meetings" comment in reference to rate hikes is a positive change for bond markets. Still, the more prevalent anecdotal comments from traders are focused on Europe-inspired speculative buying ahead of tomorrow's corporate bond-buying opener.

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.81	-0.01
10 YR Treasury	4.9197	-0.0102
30 YR Treasury	5.2852	-0.0230

Pricing as of: 11/2 8:00AM 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
Freddie Mac			
30YR Fixed	7.24%	+1.03	0.00
15YR Fixed	6.60%	+1.13	0.00
Mortgage Bankers Assoc.			
30YR Fixed	7.37%	+0.25	0.76
15YR Fixed	6.70%	+0.27	0.85
30YR FHA	7.12%	+0.34	1.07
30YR Jumbo	7.28%	+0.13	0.64
7/6 SOFR	6.41%	+0.31	1.20

Rates as of: 10/30

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