MONEY HOUSE

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MBS Recap: Bonds Fizzle as Week Ends Without Healthcare Vote

More than a few bond bulls out there (those are folks who want rates to go lower!) were **eager** for the vote to take place on the healthcare bill that drew most of the market's attention this week. They figured one of two things would happen. Most likely, there weren't enough votes for the bill to pass. It would fail, and that would be great for bonds.

Alternatively, they hoped that if the bill **did** pass, that it would have been changed so much that it still cast doubt on the new administration's ability to push its policy agenda. You'd be hard-pressed to find a trader who wouldn't have agreed that one of those 2 outcomes was more likely than a clean passage of the bill.

Instead of any of those options, markets were **dealt a wild card** in the form of a postponement of the vote. This worked against bond bulls because it keeps hope alive that politicians can do what politicians do and cobble together some sort of legislation after days and weeks of posturing, wrangling, and horse-trading.

In other words, the postponement leaves the door open for this whole week to look like normal politics in retrospect. That's the sort of thing that bond bulls have a **healthy fear** of, because if it happens with tax reform, it will justify much of the late 2016 rate spike.

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MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.81	-0.01
10 YR Treasury	4.9181	-0.0118
30 YR Treasury	5.2857	-0.0225

Pricing as of: 11/2 7:59AM 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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