MONEY HOUSE

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UPDATE: Strong 7yr Auction Validates Mid-Day Rally; Anything More?

The 7yr Auction was strong. Here are the stats:

- Yield = 2.130 vs a 2.144 forecast
- Bid to Cover 2.7 vs mid 2.5 average
- Indirect Bid 70.6% vs upper 60's average

Purely based on the performance compared to these averages/expectations, the auction is an "A." In the context of the recent weakness, it's less impressive (highest yielding 7yr auction since April).

It seems that the street was geared up for the stronger results based on the rally that preceded it. We'll see if there's any more momentum behind that move. So far, there's been perhaps a fraction of a modicum of a speck of additional buying in bonds, but trading levels haven't yet made significant new progress since the pre-auction update.



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MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.82	+0.01
10 YR Treasury	4.9073	-0.0226
30 YR Treasury	5.2762	-0.0320

Pricing as of: 11/2 8:47AM 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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Our Goal is to help our Wholesale Partners grow their business.

Let our highly experienced reverse mortgage team help your company grow its HECM business.

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