THE FEDERAL SAVINGS BANK
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Member FDIC

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A Message from Ted Rood:

"Bonds hanging near unchanged, but at least we're retaining the last 2 days' meager gains!"

UPDATE: At Weakest Levels (Back to Unchanged)

Bonds haven't lost quite enough ground for any serious negative reprice risk, but they've been moving in that direction all morning. The weakness doesn't line up well with any of this morning's economic data. The fact that it's been a steady grind and well-aligned with stocks suggests month-end tradeflow issues.

Fannie 4.0 MBS are hovering between 'unchanged' at 100-30 and +0.1 at 100-31 (100.94 - 100.97). 10yr yields are down .36bps at 3.0519.



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MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	98.68	-0.01
10 YR Treasury	5.1281	-0.0061
30 YR Treasury	5.4763	+0.0005

Pricing as of: 11/16 7:51PM EST

Average Mortgage Rates

	Rate	Change	Points
Mortgage News Daily			
30YR Fixed	7.51%	+0.01	0.00
15YR Fixed	7.04%	+0.01	0.00
30YR FHA	7.08%	+0.03	0.00
30YR Jumbo	7.52%	+0.02	0.00
7/6 SOFR	7.12%	-0.01	0.00
30YR VA	7.10%	+0.03	0.00
Freddie Mac			
30YR Fixed	7.11%	+0.90	0.00
15YR Fixed	6.45%	+0.98	0.00
Mortgage Bankers Assoc.			
30YR Fixed	7.21%	+0.09	0.75
15YR Fixed	6.64%	+0.21	0.97
30YR FHA	6.98%	+0.20	1.06
30YR Jumbo	7.21%	+0.06	0.47
7/6 SOFR	6.28%	+0.18	1.14

Rates as of: 11/16

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Responsive service, experienced expertise

I've dedicated my 26 year mortgage career to client education, superior service, and honest answers. The lending landscape has changed dramatically the past few years, and continues to do so. My job is to ensure client partners' loans close quickly, without surprises, and I take that responsibility very seriously. Referrals are a responsibility I appreciate; they're a measure of trust, and that trust must be earned every day, on every referral.

Ted Rood 

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