

Chris Bowers

SVP, Director of Capital Markets, SouthState Bank, N.A.

3565 Piedmont Road, NE, Bldg 3, Ste 600 Atlanta, GA 30305

Office: 404.418.0305

cbowers@southstatebank.com

A Message from Chris Bowers:

"!*!*!*!*! THIS IS A TEST !*!*!*!*!*"*

MBS Recap: Super High Potential Energy Surrounding Tuesday's Data

Monday proved to be the quintessential placeholder trading day that it was probably always destined to be. Bonds lost a modest amount of ground early, regained most of it, and then lost it again by the close. All told, it was only a few bps in terms of 10yr yields and thus not worth writing home about. Trading levels have obviously leveled off in a sideways holding pattern ahead of Tuesday's CPI. On that note, it would be difficult to overstate the potential energy for bonds waiting on the other side of 8:30am ET. Granted, there's always a chance that the needle is threaded and little movement ensues, but there's also a chance that it's the most dramatic day for bonds in months, for better or worse.

Market Movement Recap

09:28 AM	Sideways to slightly weaker in uneventful trading. MBS down an eighth. 10yr up half a bp at 4.081
12:14 PM	Weaker into the 11am hour, but recovering now. MBS down 6 ticks (.19) and 10yr up 2.3bps at 4.10
03:05 PM	Slightly stronger after 1pm TSY auction, but weaker into 3pm close. 10yr up 2.3bps at 4.10. MBS down 5 ticks (.16)

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.52	+0.42
10 YR Treasury	4.9478	-0.0958
30 YR Treasury	5.3350	-0.0712

Pricing as of: 11/20 4:40PM EST



Average Mortgage Rates

	Rate	Change	Points
Mortgage News Daily			
30YR Fixed	7.33%	-0.12	0.00
15YR Fixed	6.89%	-0.10	0.00
30YR FHA	6.95%	-0.10	0.00
30YR Jumbo	7.44%	-0.06	0.00
7/6 SOFR	6.81%	-0.19	0.00
30YR VA	6.97%	-0.10	0.00

Rates as of: 11/20

© 2026 MBS Live, LLC. - This newsletter is a service of MarketNewsletters.com.

The interest rates provided in this newsletter are national averages from independent data sources. Rate/APR terms may differ from those listed above based on the creditworthiness of the borrower. All information provided "as is" for informational purposes only, not intended for trading purposes or financial advice.

Read or subscribe to my newsletter online at: http://mortgageratesweekly.com/bowers-rates

Subscribe to my newsletter online at: http://mortgageratesweekly.com/bowers-rates

© 2026 MBS Live, LLC. - This newsletter is a service of MarketNewsletters.com.

The interest rates provided in this newsletter are national averages from independent data sources. Rate/APR terms may differ from those listed above based on the creditworthiness of the borrower. All information provided "as is" for informational purposes only, not intended for trading purposes or financial advice.

Read or subscribe to my newsletter online at: http://mortgageratesweekly.com/bowers-rates