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UPDATE: Just Slightly Weaker After Morning Data

Bond markets had a reasonably calm overnight session. Treasuries **didn't** respond in any major way to slightly bigger moves in European markets and stock futures before the domestic open. Heading into the 8am though, it was clear that early domestic traders had a modest amount of selling to do. This brought 10yr yields from 2.27 to 2.29 between 7:30 and 8:30am.

Housing Starts data was slightly stronger than expected at 8:30am, coming in at 1.173 million vs 1.135 million (annual pace). Permits came in at 1.289 million vs 1.15 million. Bond markets sold off ever-so-slightly at first, but have since eased back toward unchanged levels. We are perhaps getting some help from a bounce lower in oil prices that corresponds with the high yields in Treasuries (or low prices in MBS).

The 9:15am Industrial Production data passed without a trace, despite coming in **much weaker** than expected (-0.6 vs -0.1 forecast). Some of the drop can be explained away by the decrease in capacity utilization (77.0 vs 77.5 previously).

10yr yields are currently **just 1bp higher** on the day at 2.28 and Fannie 3.5 MBS are down only 1 tick at 102-30.



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MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.43	-0.62
10 YR Treasury	4.9860	+0.0952
30 YR Treasury	5.3557	+0.0737

Pricing as of: 11/10 5:59PM EST

Average Mortgage Rates

	Rate	Change	Points
Mortgage News Daily			
30YR Fixed	7.30%	+0.12	0.00
15YR Fixed	6.92%	+0.09	0.00
30YR FHA	6.89%	+0.07	0.00
30YR Jumbo	7.40%	+0.03	0.00
7/6 SOFR	6.80%	+0.31	0.00
30YR VA	6.90%	+0.07	0.00
Freddie Mac			
30YR Fixed	7.18%	+0.97	0.00
15YR Fixed	6.57%	+1.10	0.00
Mortgage Bankers Assoc.			
30YR Fixed	7.30%	+0.18	0.75
15YR Fixed	6.76%	+0.33	0.98
30YR FHA	7.02%	+0.24	1.07
30YR Jumbo	7.20%	+0.05	0.48
7/6 SOFR	6.29%	+0.19	1.00

Rates as of: 11/10

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