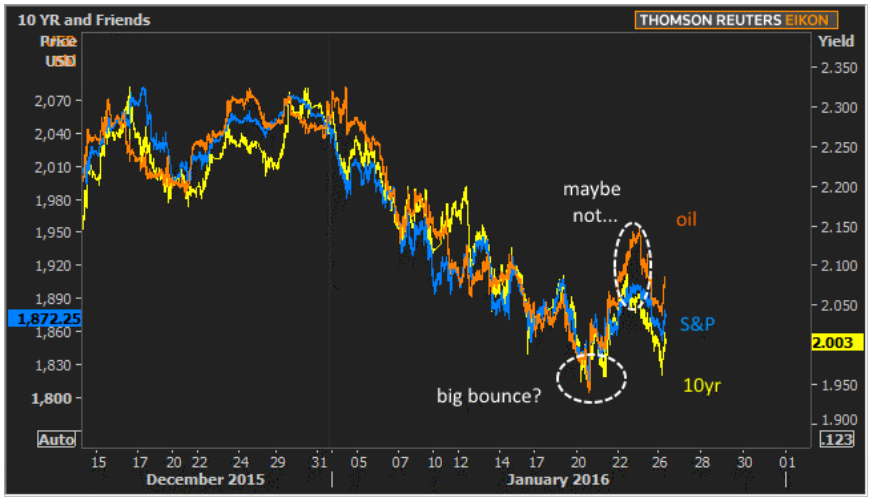


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The Day Ahead: Bonds Reconsidering The Big, Scary Bounce

Last week ended with bond markets looking like they were at risk of bigger, longer-term bounce back toward higher rates. The catalyst was/is the "risk-on" trade, which refers to investors moving money out of the relative safety of bonds and back into riskier assets like oil and stocks. But the bounce that looked like it was underway in risk markets **quickly faded** as the new week began, thus helping bonds abort the launch procedure that looked like it was well underway by Friday.



Now that oil, stocks, and bonds have--at the very least--paused for reflection before continuing with the apparent plans to bounce, we wait for the next major clue. The **best bet is tomorrow's Fed announcement**. It's not that the Fed is likely to hike rates at this meeting, but markets will be keen to see how the statement evolves given the precipitous drop in risk assets in January. Oil prices are important in that conversation because of their implicit impact on inflation.

Today then, is more of a prelude to tomorrow's more relevant event calendar. The data isn't robust, with the only upper tier report being **Consumer Confidence at 10am**. Case Shiller Home Prices are out at 9am with the consensus seeing a 0.8 increase month-over-month and a 5.7 percent increase year-over-year.

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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

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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

Rates as of: 11/10

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