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UPDATE: Bond Markets Marginally Stronger After ADP Data

- ADP Payrolls 156k vs 196k forecast, lowest since April 2013
- Previous month revised to 194k from 200k
- 10yr yields fall from nearly unchanged opening levels to 1.775 before bouncing
- Fannie 3.0s up 2 ticks at 102-20

Bond markets had a **mostly quiet** overnight session without any meaningful threats to the recent range. Oil traded sideways and stocks lost ground during the European session, but the losses were moderate compared to yesterday.

Treasuries made it to the start of domestic trading hours almost perfectly unchanged versus yesterday's closing levels. The ADP data at 8:15am has been the **only market mover so far** and was weak enough to register a small response.

Treasuries fell to the lowest levels in several weeks, but that sounds cooler than it is, considering yesterday's lows could claim the same designation. This morning's lows are just a small, incremental improvement. The post-ADP gains have already been partially erased with 10's back up to 1.786.

The morning's **biggest potential market mover** in terms of economic data is yet to come, with ISM Non-Manufacturing hitting at 10am. Expectations call for a reading of 54.7 vs 54.5 previously.



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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