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# The Day Ahead: Still Trying to Fight Off Weaker Momentum

With slight weakness overnight, bonds begin the domestic trading session with their backs against the wall, yet again. The "wall" in this case could be thought of as more of a "ceiling" marking the upper boundary of the current sideways range. As we discussed yesterday, the **key levels** associated with this ceiling are within a few bps of 1.62, so anywhere from 1.60 to 1.64 is generally where we want to bounce.

But momentum indicators suggest there's still some **upward pressure on rates**. We're waiting to see if that pressure is big enough for the ceiling to break, or if bonds can manage to hold the line until next week's policy announcements from the Fed and the Bank of Japan.




Today's big central bank **bullet is already dodged**, with no major reaction to the ECB's announcement in the overnight session. That said, there's always a chance that Draghi (ECB Pres) could drop some sort of bomb during his press conference, which is happening presently. Even then, markets are most interested in Japan's announcement next week, as well as any clues about how the Fed's rate hike outlook has evolved in light of recently stronger jobs

## 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 |

Rates as of: 11/10

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