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The Day Ahead: Auction Cycle Begins; Data Stays Light

One day down and 2 more to go without meaningful economic data. That didn't stop bonds from having a good day yesterday, but the gains were largely driven by European trading overnight. Treasuries have been **less keen** to follow Europe in lock step today, and we've slipped into progressively weaker territory by the open.

10yr yields begin the day just under 2bps higher at 2.386 and Fannie 3.5s are down 2 ticks at 102-20.

To be fair to the aforementioned absence of economic data, we will get **wholesale inventories** at 10am, but this could scarcely be considered a market mover.

The **afternoon's 3yr Treasury auction** has slightly more market moving potential, especially in light of the surprisingly strong auctions at the end of December. If we don't have the same type revelatory results, it would go a long way toward reinforcing the recent technical floor at 2.34. That said, tomorrow's 10yr auction would be a better touchstone for overall market sentiment toward owning Treasuries.

If you didn't read yesterday's RECAP, check it out HERE. It has some perspective on the currently hot topic of the death of the long-term bull market in bonds.

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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

Rates as of: 11/10

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