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The Day Ahead: Downtrend Taking Shape; Focusing on Stocks and Technicals

As the new year continues, a common **new year's theme is in full effect:** the stock/bond correlation. Stocks and bonds frequently move together over short time frames (but not over super long time frames). The beginning of any given year tends to see more of this correlated movement, and 2017 has been no exception.

The current trading day begins with bond yields having moved nicely lower with stocks overnight. In the bigger picture, a **clear downtrend is shaping up** for 10yr yields (teal lines below). We can still keep an eye on the same technicals we've been following (2.34 and 2.29 are the nearest) to get a read on how the trend is progressing. Yesterday saw another test of 2.34 but bonds bounced higher. Now we're right back to 2.34 to start today's session.

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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Today brings the week's first (traditionally) significant economic data, but it would be hard-pressed to move markets. Jobless Claims are expected to come in at 255k. Import Prices are seen at +0.7 and Export Prices at +0.1. None of the above have been reliable market movers for years, so the **focus likely remains** on stocks, technicals, and tradeflows.

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With 27+ years of expertise in mortgage banking you can be confident in my knowledge and abilities to deliver a seamless loan transaction while providing personalized service.

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