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The Day Ahead: Limited Data Allows Better Opportunity to Observe Underlying Momentum

Occasionally, these Thursday's before NFP have very little by way of relevant economic data. Today is arguably such a Thursday. With us as always is the Jobless Claims report, but it hasn't been much of a market mover for years now. Productivity and Costs data is also out at 8:30am and capable of slightly more market movement, but it's still far from a top tier report.

That leaves traders' focus on trading and setting up for tomorrow's more significant slate of data (which includes NFP, of course, as well as another top tier report in the form of ISM Non-Manufacturing). With yields having generally formed a 'triangle' since mid-December, each trading day brings us closer to an inevitable breakout. From there, we'd be watching the 2.30% lows in the event of a downside breakout and the 2.65% highs if things move in the other direction.



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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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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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