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UPDATE: No Drama From ISM Non-Manufacturing Data

While bonds had begun to pull back a bit between the NFP rally and the just-released ISM data, the latter doesn't appear to be causing any major problems. The headline PMI came in at **56.5 vs a median forecast of 57.0**. Internal components of the report were fairly tame, with about a 50/50 split between stronger and weaker readings.

Most notable among the internal components was the **"prices paid"** index coming in at 59.0 vs 56.1 previously. This is another "highest since 2014" reading from ISM (like several of the line-items from Wednesday's Manufacturing PMI). It's just another anecdote for inflation potentially putting some roots down after years in purgatory.

Bond markets don't appear to be taking that news too hard though, with trading levels little-changed since the data.

10yr yields remain in a narrow range between 2.43 and 2.452. The **big risk** here is that yesterday's resistance levels were similar (2.433). While we briefly broke below that earlier, subsequent bounces suggest it's still a barrier that's causing some problems for bond bulls.

Fannie 3.5s are up 5 ticks (5/32nds) on the day and also in their narrow post-NFP range of 102-08 to 102-12 (currently 102-11).



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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
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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