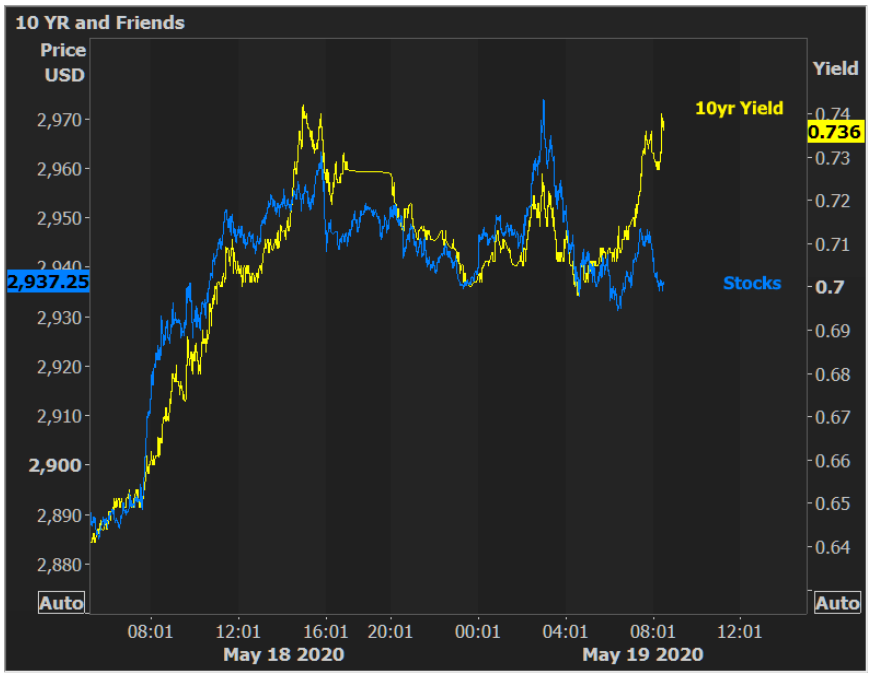


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UPDATE: Bonds Tick Into Positive Territory Ahead of Powell Testimony

As seen in the following chart from the morning commentary, bond yields began the morning by rising of their own volition. After hitting yesterday's highest levels, it looks like the may be reconsidering.



Here's an updated version of the same chart:

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

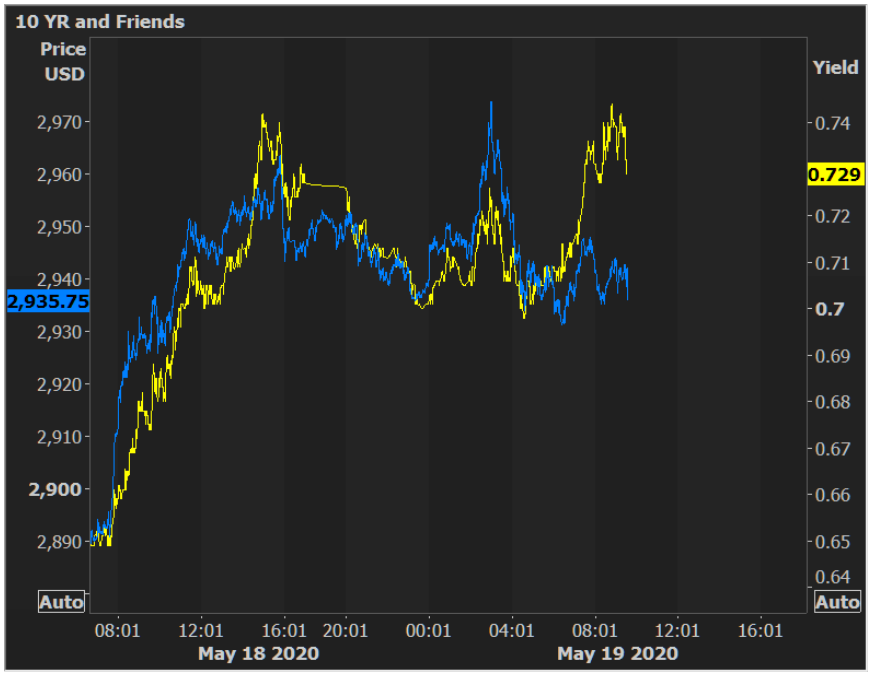
	Rate	Change	Points
Mortgage News Daily			
30YR Fixed	7.30%	+0.12	0.00
15YR Fixed	6.92%	+0.09	0.00
30YR FHA	6.89%	+0.07	0.00
30YR Jumbo	7.40%	+0.03	0.00
7/6 SOFR	6.80%	+0.31	0.00
30YR VA	6.90%	+0.07	0.00
Freddie Mac			
30YR Fixed	7.18%	+0.97	0.00
15YR Fixed	6.57%	+1.10	0.00
Mortgage Bankers Assoc.			
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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The .72-.75 range is an established **ceiling** for yields in the short term with a high volume bounce at .74 on May 6th and two follow-up bounces on Monday and Tuesday of last week. Now this week, we have twin bounces at .745 today and yesterday.

Remember, there's **no implication about the future** in a technical ceiling--just increased significance in the event of a breakout. In other words, if yields move higher, it speaks to weakness that is more than just random. But as long as that's not happening, things are good for now.

The next big event is the Powell testimony (with Mnuchin) at 10am. We already have the prepared remarks, but there will allegedly be **Q&A** with congress.

10yr yields are now down .722 and UMBS just ticked into positive territory.



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