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The Day Ahead: Rising Rate Trend Intact, But Motivation is Required

Today's first chart shows the trend we've been following in 10yr Treasury yields. It is pointed in an unfriendly direction (i.e. "up"), but at a fairly gentle pace in the bigger picture. Even then, such trends are by no means crystal balls. At best, they can provide some lines on either side of whatever road we're currently on. With that in mind, we'd reached the lower end of the range last Thursday and had begun to bounce by Friday. Now this week, the first two trading days are **confirming the bounce** (unless today's losses fade).



The **reassuring** part of today's weaker performance so far is that it has required some specific motivation. In other words, bonds haven't moved to higher yields simply because this trend says they are supposed to. In today's case, it was a **massive stimulus announcement** from the European Commission at 7am. Before that, Treasuries were actually doing a good job of resisting the stock market's incessant beckoning back into a riskier realm.

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

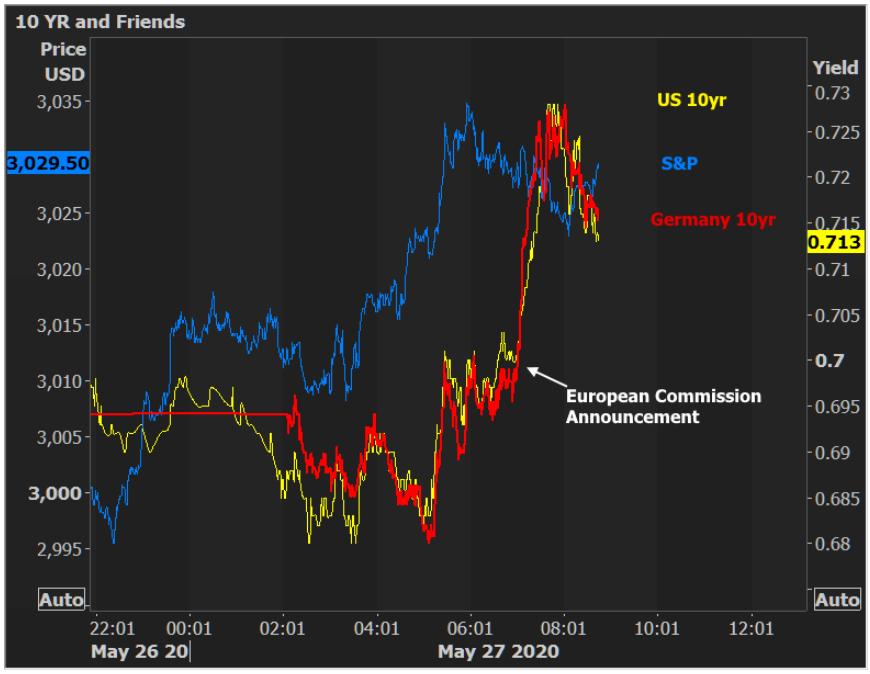
	Rate	Change	Points
Mortgage News Daily			
30YR Fixed	7.30%	+0.12	0.00
15YR Fixed	6.92%	+0.09	0.00
30YR FHA	6.89%	+0.07	0.00
30YR Jumbo	7.40%	+0.03	0.00
7/6 SOFR	6.80%	+0.31	0.00
30YR VA	6.90%	+0.07	0.00

Rates as of: 11/10

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There are no big ticket events on the economic calendar today, which makes this a break in the action before the schedule gets significantly more active on Thursday and Friday. The only notable inclusion on the event calendar is the 5yr Treasury auction at 1pm ET--the **biggest ever** at $45 bln (but not extraordinarily bigger than the $41 bln seen frequently in the past 18 months).

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