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The Week Ahead: Slow Start, Then Action-Packed by Wednesday

- Week gets off to slow start with limited data and events on Mon
- Tuesday brings several Fed speakers, but not much data
- Data ramps up by Wed with Retail Sales headlining
- Thu/Fri also have plenty of data as well as Fed speakers

Bond markets have generally been rallying since the mid-March FOMC Announcement. The strength was unequivocally confirmed with the reaction to Yellen's speech in the following week, and gains were consolidated after last week's FOMC Minutes. In this context, "**consolidation**" refers to markets making it past a certain level, and then trading in the other direction, but not so much as to break back through that level. In the current case, that would be just under 1.76 in terms of 10yr yields.

With the current week beginning on a slightly weaker note, we can **continue to watch that 1.76%** level to see if this is merely a broader consolidation (i.e. yields continuing to trade sideways under 1.76% in order to gather steam for the next move) or if it is a bigger picture bounce.

Technical analysis is a bit mixed in that regard. Several studies agree on the negative shift in momentum, but the recent rally never really got strong enough to make the current shift look as **alarming** as it otherwise might. The following chart has a few examples of this.

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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It remains to be seen how much domestic data and events will matter when it comes to domestic bond markets, but to whatever extent they do matter, the 2nd half of the week holds **more promise of action**. Wednesday's data headlines include Retail Sales and Producer Prices in the morning, with the 10yr Treasury auction at 1pm the same afternoon.

The auction cycle wraps up on Thursday with 30yr bonds at 1pm, but economic data continues with the potentially important CPI release at 8:30am. Friday's econ data is a bit less interesting, but **can still move markets**, as can the plentitude of Fed speakers that dot the calendar throughout the week.

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