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UPDATE: Slightly Stronger Despite European Bond Cues

It's been an exceptionally slow overnight and AM session for US Treasuries (and now MBS) so far today. The fact that global financial markets are **transfixed** by the weekend's French election probably isn't helping motivate new trading strategies (traders are in "wait and see" mode).

European bond markets were mostly flat during overnight hours and are **weakening slightly** at the moment (German Bund yields just now touching their highest levels of the day). Given the extent to which Treasuries followed Bunds over the past 2 days, we'd be well within our rate to worry that Treasuries would follow suit.

But so far, US bond markets have shown a willingness to **march to their own beat** this morning. 10yr yields are down nearly 1bp to 2.227 and Fannie 3.5s are up 2/32nds (.0625) at 102-31 (102.97). We might be getting a bit of a boost from the NYSE open, where stocks have generally been unable to break 2-day highs and are currently trending lower.

The day's only relevant economic data is coming up in a few minutes (**Existing Home Sales**), but don't be surprised if we don't see a huge reaction. Markets remain more interested in geopolitical headlines.



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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