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# The Day Ahead: Bonds May Be Taking a Lead-Off For Their Next Move

I frequently use the **lead-off** analogy to characterize financial markets' propensity to start drifting in the direction of their next most-desired direction. Defining "most-desired" is **tricky** business because it can often be the case that bonds don't know exactly which direction that will be until they get all the data.

The next 4 days offer a great example. If, for instance, all of the key events unfold in a bond-friendly manner, bonds would likely be compelled to rally. But if we adjust the probabilities of the outcomes to 50/50, a rally is far from guaranteed. In fact, technicals and tradeflows are suggesting the "lead-off" in this case may be toward higher rates.




That leaves the onus on the events to unfold in a bond-friendly manner, or else...

For the record, the key events as I see them are today's potential healthcare vote, tomorrow's NFP, and the weekend's French runoff election.

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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 |

Rates as of: 11/10

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With 27+ years of expertise in mortgage banking you can be confident in my knowledge and abilities to deliver a seamless loan transaction while providing personalized service.

**Rich E. Blanchard** 

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