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The Day Ahead: Data Casts Vote on Recent Trend Shift

Up until yesterday, the past week and a half of trading ran the risk of taking the shape of an uptrend leading back from the lows that followed last week's political drama. Things have been **surprisingly quiet** on the headline front when it comes to said drama. Even the rumor mill has been slow to churn. This has facilitated an "openness" on the part of bond markets to put more stock in other events and data.

The **most obvious turning point** over this time was Wednesday's FOMC Minutes (which account for the big bounce in the chart below). Subsequent trading has vetted that bounce and contributed to more of a sideways vibe (as opposed to the uptrend that had been intact--shown in the white lines in the lower pane of the 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

Rates as of: 11/10

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Today's **only major data** will hit presently in the form of April Durable Goods and the 2nd reading on Q2 GDP. Consumer Sentiment is out at 10am, but has less market movement potential. Markets close at 2pm today and will be fully closed on Monday due to Memorial Day.

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Expert Advice | Exceptional Service | Flawless Execution

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.

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