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The Day Ahead: Tomorrow Remains in Focus Even if Things Get Crazy Today

One never knows what to expect on the relatively data-free day ahead of a minefield of potential market movers 24 hours later. To be clear, we're talking about today as that data-free day and tomorrow as the **minefield** (British election, Comey testimony, ECB Announcement).

As I said on Monday, bond traders are **generally interested in finding their seats** before the big show and then simply waiting for the show to begin. Asian/European markets suggested US bond markets adjust their seating position by just a bit (geopolitical risks in the Middle East plus headlines about Chinese officials saying they would buy more US Treasuries), but the broader theme remains intact.

Actually, there are **a few broader themes**. First and foremost, we know that bonds are battling a long-term inflection point around 2.15% in 10yr yields. That's the lower end of **"the gap"** that was created in the days following the presidential election. But I wouldn't get too caught up in 2.15% itself, simply because we're truly dealing with BIGGER-picture trends. In hindsight, anything from 2.12-2.19 will look narrow enough to be considered an "inflection zone." Incidentally, the chart below has several pivot points inside that zone--all of which are suggested and well-supported by recent market movements.

Slightly less broad, but a theme nonetheless, is the **confirmed downtrend** in yields that's been intact since mid-May. Breaking above one of these trendlines would be a first-line defensive trigger for risk-averse clients who are floating, but who have the option to lock ahead of tomorrow's riskier events.

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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