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The Day Ahead: Bigger Picture Bounce Risk Remains After High-Risk Events

All of our high-risk events for this week have come and gone, and bond markets aren't able to justify the stronger "lead-off" levels that marked the preparation for more dire outcomes. While it is worth something that yields haven't spiked higher in dramatic fashion, they're moving higher nonetheless. This creates technical **risks that momentum is shifting**, or perhaps, that it has already shifted.



What would this negative technical shift **mean for us?** Look at the mid-April to mid-May correction in bond yields for a good baseline idea. That's the most recent example of a negative shift that follows the most similar rally to the one we've just experienced since mid-May. Of course there's never a guarantee that one correction will follow the historical trend of another, but if we needed a baseline definition for a negative technical shift, there it is.

The **key technical levels** from the last few weeks are back in play with today's first battle at the 2.21-2.22% zone. From there, we'd be looking to 2.25-2.27% for defense. Things wouldn't be getting too serious unless yields broke over 2.305%

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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