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UPDATE: Retail Sales Much Weaker. Bonds Rallying

- Retail Sales (April)
  - -16.4% vs -12.0% forecast, -8.3% previously
- NY Fed Empire State Index
  - -48.5 vs -78.2 previously

Bonds were already in moderately better shape heading into the day, largely following weakness in stocks beginning around 6:30am. Everyone expects weak data. Not only was this Retail Sales report weaker than expected, unlike a few other shockingly bad reports, there wasn't anything redeeming about this one. Bonds have reacted by extending gains, and stocks are extending losses.

10yr yields are now down more than 2 bps at .593% and 2.0 UMBS are up more than an eighth of a point.



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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
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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