MONEY HOUSE

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UPDATE: Data and Other Factors Align; 10yr Under 2 Percent!

10 minutes after this morning's data and we're already well on our way to a full-fledged face-melter. Bond markets were already **significantly stronger** overnight as the "other factors" mentioned in the Day Ahead were helpful. Treasury yields fell steadily during Asian hours, but picked up the pace during European hours, led by another lurch to 12-year lows in oil.

As I said in the Day Ahead, if the economic data happens to **line up** with the other factors that have been doing a more reliable job of moving markets, things could be good.

Things are good.

Retail Sales was just modestly weaker at the headline level, but at the core level (excluding autos/gas/building supplies) sales **fell -0.3** compared to forecasts for +0.3. New York Fed's Manufacturing Index plummeted to -19.37 vs -4.0 forecasts and PPI (Producer Price Index) hit its depressing forecast on the nose).

10yr yields have been trading on **either side of 2 percent** ever since. That's a 10bp gain on the day. Fannie 3.0s are up more than half a point at 101-15.



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MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.79	-0.02
10 YR Treasury	4.9207	-0.0092
30 YR Treasury	5.2879	-0.0203

Pricing as of: 11/2 7:06AM EST

Average Mortgage Rates

	Rate	Change	Points
Mortgage News Daily			
30YR Fixed	7.27%	-0.02	0.00
15YR Fixed	6.92%	-0.03	0.00
30YR FHA	6.90%	-0.01	0.00
30YR Jumbo	7.55%	0.00	0.00
7/6 SOFR	6.78%	-0.10	0.00
30YR VA	6.91%	-0.01	0.00
Freddie Mac			
30YR Fixed	7.24%	+1.03	0.00
15YR Fixed	6.60%	+1.13	0.00
Mortgage Bankers Assoc.			
30YR Fixed	7.37%	+0.25	0.76
15YR Fixed	6.70%	+0.27	0.85
30YR FHA	7.12%	+0.34	1.07
30YR Jumbo	7.28%	+0.13	0.64
7/6 SOFR	6.41%	+0.31	1.20

Rates as of: 10/30

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Our Goal is to help our Wholesale Partners grow their business.

Let our highly experienced reverse mortgage team help your company grow its HECM business.

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