MONEY HOUSE

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The Day Ahead: Bigger-Ticket Data, but Real Motivation is Fed Prep

- Durable Goods at 830am and Consumer Confidence are bigger ticket reports than yesterday's New Home Sales
- The econ data won't have the final word on market movement
- bonds are preparing for the Fed in the bigger picture
- current levels are an approximate mid-point with Fed capable of doubling or erasing recent sell-off

Bond markets **continue playing defense** with another day of modest weakness yesterday and an overnight session that didn't offer any meaningful push back to begin today's trading. Stocks and oil have been less directly-connected than European bond markets when it comes US bond market muses.

What about **economic data?** With the sometimes important Durable Goods and Consumer Confidence reports out today, can we expect more of a reaction than seen with yesterday's arguably less important New Home Sales? Yes, that's possible, but only in the event of major deviations from forecasts.

The **biggest source of inspiration** this week continues to be tomorrow's Fed Announcement. We can clearly see bond markets leveling-off, asymptotically approaching 1.92% in 10yr yields. With some quick cocktail napkin math, if we look at the last major pivot at 1.84, add 8 bps to get to 1.92, and then look 8 bps overhead, we see the next major defensive ceiling. This is the scene of the next battle, should bonds have a weaker response over the next 48 hours (preparatory trading today and FOMC tomorrow).

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.80	-0.01
10 YR Treasury	4.9202	-0.0097
30 YR Treasury	5.2836	-0.0246

Pricing as of: 11/2 8:02AM 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

Rates as of: 10/30

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