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# The Day Ahead: Limited Data; Trade Headlines Still Asking For Attention

In the day just past, bonds enjoyed a break in trade-related headlines, an absence of new Italy/EU drama, and a reasonably informative set of economic reports in the morning. Less enjoyable was the fact that the econ data made a case for bond market weakness. Indeed, the main thrust of upward momentum in Treasury yields followed the 8:30am economic reports. Nonetheless, bonds were able to find a supportive ceiling mid-morning, even as stocks continued to rally.

In the day ahead, there's only one mid-tier econ report to digest in the form of Consumer Sentiment. This CAN move markets, but frequently doesn't. Leading Economic Indicators shares the same time slot, but is better characterized as almost never moving markets. Beyond the data, overnight trading suggests markets remain susceptible to trade-related headlines and other geopolitical events.

In the bigger picture, technical landscape, 10yr yields have been struggling to break through a resistance floor at 2.35, which is roughly in line with the 2.34% floor seen back in late March. That weakness is offset by a supportive ceiling that kicked in at 2.425%, after having served as a floor last week.

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## MBS and Treasury

| | Price / Yield | Change |
|---|---|---|
| MBS UMBS 6.0 | 98.72 | +0.02 |
| 10 YR Treasury | 5.1271 | -0.0071 |
| 30 YR Treasury | 5.4736 | -0.0022 |

Pricing as of: 11/16 7:39PM EST




## Average Mortgage Rates

| | Rate | Change | Points |
|---|---|---|---|
| **Mortgage News Daily** | | | |
| 30YR Fixed | 7.51% | +0.01 | 0.00 |
| 15YR Fixed | 7.04% | +0.01 | 0.00 |
| 30YR FHA | 7.08% | +0.03 | 0.00 |
| 30YR Jumbo | 7.52% | +0.02 | 0.00 |
| 7/6 SOFR | 7.12% | -0.01 | 0.00 |
| 30YR VA | 7.10% | +0.03 | 0.00 |

Rates as of: 11/16

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## Responsive service, experienced expertise

I've dedicated my 26 year mortgage career to client education, superior service, and honest answers. The lending landscape has changed dramatically the past few years, and continues to do so. My job is to ensure client partners' loans close quickly, without surprises, and I take that responsibility very seriously. Referrals are a responsibility I appreciate; they're a measure of trust, and that trust must be earned every day, on every referral.

**Ted Rood** 

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