A message from Tan & Samantha Tunador:

If you are ready to explore homeownership, lets open up a conversation to help you navigate the best route for you with down payment & monthly payment options. Finance programs are unique like you and one size does not fit all. The next step is a simple online application so that we can get you preapproved and ready to look for the perfect home. Unlike shopping for a car or rental applications, the credit pull to buy a home is not a derogatory. Homeownership and wealth building is the goal for all. Would you like to schedule time to chat? If you are a Realtor, would you like this calculator co-branded?

The Day Ahead: Et Tu, S&P PMI?

Little has changed between yesterday's close and this morning's early trading. 10yr yields are still several bps under 5%. MBS are still effectively at the highest levels in a month. Tech isn't happy, with futures hugging yesterday's lows ahead of the open. One difference, however, is that we'll get a piece of economic data this morning that had a shockingly big impact on bonds when it came out last month: S&P PMIs. We're still incredulous about the 9/23 sell-off being driven by S&P PMIs, but we haven't seen a better explanation. That said, the jury's out as to whether that's a one-off. It would be very interesting if today's numbers (due out at 9:45 ET) are far from forecast, because whether they're better or worse, we'd definitely be learning something new.

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