

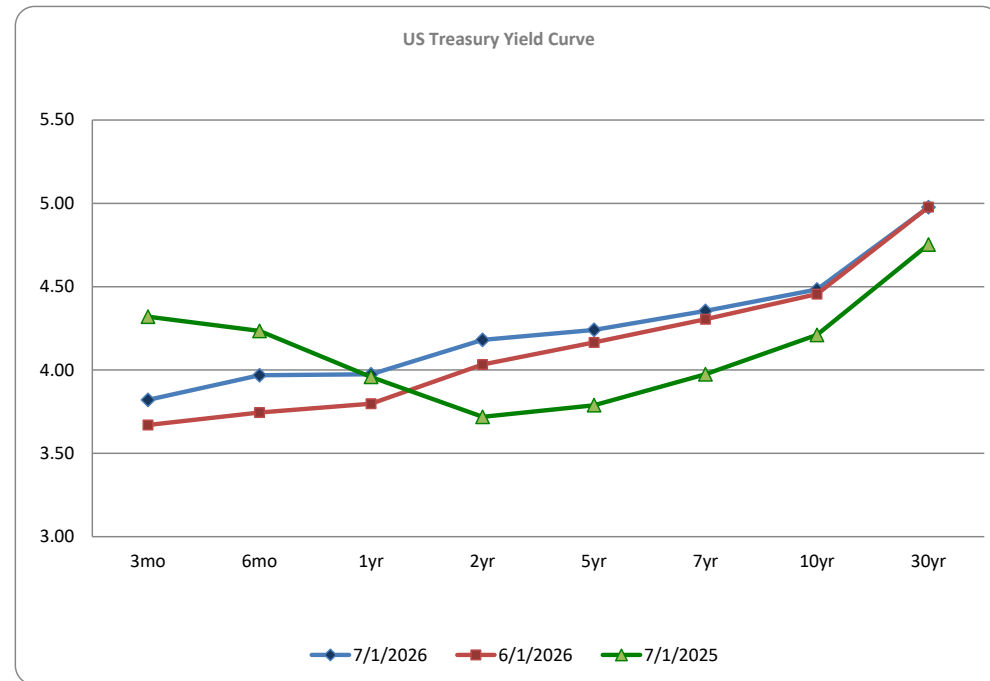
Daily Market Watch Wednesday, July 1, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	3.82	3.81	3.62	4.32
6 Mo	3.97	3.96	3.59	4.23
1 Yr	3.97	3.97	3.46	3.96
2 Yr	4.18	4.12	3.45	3.72
3 Yr	4.19	4.12	3.50	3.69
5 Yr	4.24	4.16	3.68	3.79
7 Yr	4.35	4.26	3.89	3.97
10 Yr	4.48	4.39	4.12	4.21
30 Yr	4.98	4.87	4.81	4.75
Bullet Agencies				
2 Yr	4.16	4.12	3.49	3.80
3 Yr	4.19	4.13	3.52	3.75
5 Yr	4.25	4.18	3.70	3.85
10 Yr	4.53	4.50	4.28	4.40
15 Yr	5.07	5.06	4.97	4.97
Bank Qualified Muni A Curve				
2 Yr	2.72	2.64	2.78	2.80
3 Yr	2.80	2.70	2.71	2.84
5 Yr	2.99	2.86	2.74	2.95
10 Yr	3.54	3.26	3.15	3.53
15 Yr	4.03	3.62	3.76	4.12

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.65	3.65	3.70	4.32
3 Mo	3.73	3.73	3.66	4.29
6 Mo	3.85	3.84	3.58	4.15
1 Yr	3.99	3.97	3.42	3.88
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.51
3 Mo	3.83	3.83	3.83	4.52
6 mo	3.76	3.76	3.76	4.42
1 Yr	3.65	3.65	3.65	4.13
2 Yr	3.65	3.65	3.65	3.92
3 Yr	3.70	3.70	3.70	3.89
5 Yr	3.89	3.89	3.89	4.03
10 Yr	4.54	4.54	4.54	4.70
Generic Current Coupon MBS				
FNMA 15 Year Pools				4.85
FNMA 30 Year Pools				5.44
Taxable Municipal A Curve				
2 Yr	4.17	4.31	3.75	4.15
3 Yr	4.45	4.39	3.86	4.13
5 Yr	4.60	4.53	4.13	4.31
10 Yr	4.93	4.85	4.65	4.89

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.59	3.64	4.33
SOFR	3.68	3.71	4.45
Prime Rate	6.75	6.75	7.50
DowJones	52,319	48,367	44,095
S&P	7,499	6,896	6,205
Nasdaq	26,214	23,419	20,370
Unemployment	4.30	4.40	4.40
MI Unemployment	5.10	5.00	5.00
Gold	4,035.4	4,327.6	3,361.8
15Y FHLMC Primary Mortgage Market Survey	5.84	5.50	5.89
30Y FHLMC Primary Mortgage Market Survey	6.49	6.18	6.77

Yesterday's Economic Releases	Survey	Actual	Prior
FHFA House Price Index MoM	0.2%	-0.1%	0.1%
S&P Cotality CS 20-City MoM SA	-0.10%	-0.04%	-0.16%
S&P Cotality CS 20-City YoY NSA	0.90%	1.14%	0.83%
S&P Cotality CS US HPI YoY NSA	0.80%	0.85%	0.67%
MNI Chicago PMI	55.1	56.7	62.7
Conf. Board Consumer Confidence	94.4	91.2	93.1
Conf. Board Present Situation	123.0	116.4	121.2
Conf. Board Expectations	75.2	74.4	74.4
JOLTS Job Openings	7296k	7594k	7618k
JOLTS Job Openings Rate	--	4.6%	4.6%
JOLTS Quits Level	3007k	3065k	2977k
JOLTS Quits Rate	1.9%	1.9%	1.9%
JOLTS Layoffs Level	1682k	1708k	1692k
JOLTS Layoffs Rate	1.1%	1.1%	1.1%
Dallas Fed Services Activity	-5.0	2.9	-7.7



Today's Economic Releases	Survey	Actual	Prior
Challenger Job Cuts YoY	--	-4.5%	3.4%
Challenger Job Cuts Total	--	45849	97006
MBA Mortgage Applications	--	0.0%	1.0%
ADP Employment Change	120k	98k	122k
S&P Global US Manufacturing PMI	55.7	--	55.7
ISM Manufacturing	53.9	--	54.0
ISM Prices Paid	77.5	--	82.1
ISM New Orders	57.0	--	56.8
ISM Employment	48.8	--	48.6
Construction Spending MoM	0.1%	--	0.4%
Omdia Total Vehicle Sales	16.10m	--	16.08m

Next Fed Meeting: July 29th, 2026