MONEY HOUSE

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The Day Ahead: Bond Fires Can Burn As Long As There's Fuel

If you've been tuned in to any reasonable extent--and no one would blame you if you weren't--you're already well aware that Bonds have been **on fire** so far in 2016. The fuel for that fire has been a nearly limitless supply of stock market negativity and oil price declines. In percentage terms, it's actually the worst January on record for equities markets.

Though I know we're beating on a dead horse, the theme is theme. That money from the massive equities/commodities selling needs somewhere to go, and bonds get the nod. They will continue to get the nod until **massive equities/commodities selling** is no longer churning up money that seeks safe havens. There might be a minor divergence between stocks/bonds/oil in the shorter term, but so far, these instances have proved to be the fleeting exceptions to an otherwise fairly consistent rule.



Today brings the Consumer Price Index and Housing Starts data. Of course no one will much care or notice if stocks/oil happen to be in the throes of a big move when the data comes out. Even if stocks are steady, it **still** wouldn't necessarily be a surprise for the economic data to be less than inspiring, simply because bonds will be waiting for stocks/oil to make a move. It won't always be like this, but it is now.

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MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.79	-0.03
10 YR Treasury	4.9248	-0.0051
30 YR Treasury	5.2932	-0.0150

Pricing as of: 11/2 7:05AM 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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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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