MONEY HOUSE

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The Day Ahead: Slow Start, Lots of Data, but Sticking to Game-Plan

This week has the potential to begin fairly slowly. Market participation will undoubtedly be affected on some level by the massive snow storm that hit the east coast over the weekend. The transportation ban has been lifted in NY, but several commuter rail lines won't be open on time to get market participants to the office. Sure, there are other ways to get in the office, but **ask yourself** if you would go to greater lengths to get into the office the day after the 2nd biggest snowstorm in the history of your city. Some will, some won't.

Normally, the decreased level of participation would mean something for **volatility** and could perhaps even affect the day's trading momentum for bond markets. Fortunately, the game-plan for 2016 makes it simple for bonds to go where they're going to go regardless of participation issues.

So where are they going to go?

The most likely answer--by far--is: **"in the same direction as stocks."** With that in mind, we're coming off the best 2 days of the year for stocks and the worst 2 for bond markets. Today is a tipping point for technical momentum. In other words, if bonds lose ground again today, it would all but confirm that we'll see more weakness before strength.

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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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Let our highly experienced reverse mortgage team help your company grow its HECM business.

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