MONEY HOUSE

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The Day Ahead: Still Consolidating Recent Losses Ahead of Fed

In the early overnight session, the policy announcement from the Bank of Japan (BOJ) was a bit of a downer for global risk markets. It wasn't that it deviated from the consensus, so much as it confirmed it. Specifically, there were **no new easing measures** announced, and the BOJ did sort of a half-hearted job conveying future easing potential.

As such, we begin the domestic session with equities markets in somewhat of a downbeat mood and with **bond markets slightly improved**. That can be seen in the top section of the following chart. The lower section zooms out and focuses specifically on Treasuries. The message there is that bonds are still simply just consolidating recent losses. The past 2 days (granted, this one isn't over yet) haven't even moved outside the range set on Friday.

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.81	-0.01
10 YR Treasury	4.9181	-0.0118
30 YR Treasury	5.2857	-0.0225

Pricing as of: 11/2 7:59AM EST



Average Mortgage Rates

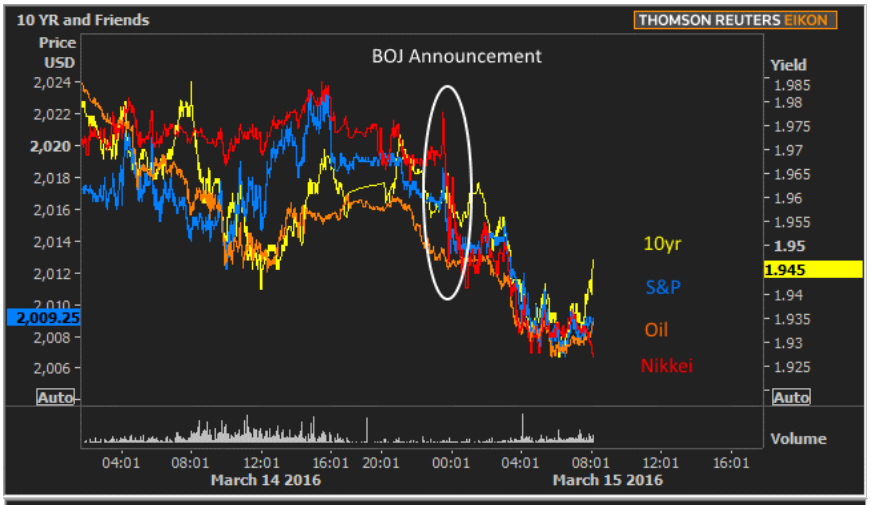
	Rate	Change	Points
Mortgage News Daily			
30YR Fixed	7.27%	-0.02	0.00
15YR Fixed	6.92%	-0.03	0.00
30YR FHA	6.90%	-0.01	0.00
30YR Jumbo	7.55%	0.00	0.00
7/6 SOFR	6.78%	-0.10	0.00
30YR VA	6.91%	-0.01	0.00

Rates as of: 10/30

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The notion of "consolidation" in financial markets is similar to acclimation or **desensitization**. With additional forays into new territory, markets tend to take moments here and there to get used to their new surroundings. In practice, these consolidations provide an opportunity for trading positions to be reshuffled and also serve as reminders that there are two sides to every trade.

We may find out more about how comfortable bonds are at current levels after this morning's **Retail Sales** data. It's the last big economic data release before tomorrow's **FOMC Announcement**. That said, the FOMC Announcement (and press conference and economic projections) is the big to-do this week. It will cast the authoritative vote on whether or not bonds are comfortable in the mid-to-high 1.9's.

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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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