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Ted Rood
Branch Manager, Gen Way Home Mortgage
NMLS #543290
O Fallon, Missouri 63368

Office: 3147400004
Mobile: 314-740-0004
ted_rood@yahoo.com

The Week Ahead: Slow Data Week Apart From Housing; Bonds Hoping to Confirm

From a calendar standpoint, the **most notable** thing about the week ahead is that it's the final week of the month/quarter. This usually means we'll see at least some trading happening for reasons that have nothing to do with data, events and headlines (read more about "month-end" trading). Thursday and Friday have the biggest potential for volatility in that regard.

There will actually be plenty of economic data to digest. It's just that most of it has to do with the **housing market**, and typically doesn't pack the same sort of punch as the reports that moved markets last week. Incidentally, the exceptions also show up on Thursday and Friday (GDP, PCE inflation, Consumer Sentiment).

From a technical standpoint, bonds are in the process of deciding if they have any right to continue trading in recently acquired territory. At the very least, the overnight session suggests yields are **far from panicked** about where they ended up on Friday. The nearest overhead ceiling for 10yr Treasuries is at 2.47%. Holding there or below would be tremendous validation for last week's move. We could continue to entertain bigger picture strength even if one of the other two ceilings holds from the chart below (2.55 or 2.62).



MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	98.72	+0.02
10 YR Treasury	5.1286	-0.0056
30 YR Treasury	5.4758	0.0000

Pricing as of: 11/16 7:40PM EST



Average Mortgage Rates

	Rate	Change	Points
Mortgage News Daily			
30YR Fixed	7.51%	+0.01	0.00
15YR Fixed	7.04%	+0.01	0.00
30YR FHA	7.08%	+0.03	0.00
30YR Jumbo	7.52%	+0.02	0.00
7/6 SOFR	7.12%	-0.01	0.00
30YR VA	7.10%	+0.03	0.00

Rates as of: 11/16

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I've dedicated my 26 year mortgage career to client education, superior service, and honest answers. The lending landscape has changed dramatically the past few years, and continues to do so. My job is to ensure client partners' loans close quickly, without surprises, and I take that responsibility very seriously. Referrals are a responsibility I appreciate; they're a measure of trust, and that trust must be earned every day, on every referral.

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