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# The Week Ahead: After Last Week's Fed, How Will We Pass The Time?

With all the build-up to last week's FOMC Announcement, and the fairly fast-paced market movement that followed, what will we do now for excitement? Ironically, the best answer for the week ahead might bring us right back to **Fed-watching**.

Reason being, there are several Fed speeches this week, and they'll offer an important opportunity to **clarify** last week's takeaways. Recapping those, we have:

- Fed did not hike rates.
- Unlike the consensus for a "no hike" scenario, Fed Announcement and Yellen Press Conference struck a dovish tone (i.e. no tough talk about October or December rate hike)
- Fed broke new ground by openly considering and officially mentioning "global economic and financial developments" as putting "further downward pressure on inflation."

In fact, there were already Fed speakers out over the weekend attempting to **push back** on what is was clearly a more dovish day of communication than the Fed probably intended. As such, we shouldn't be surprised to see more **"damage control"** this week, even though the predominant speaker early in the week (Lockhart) is not only fairly pragmatic, but has also recently shifted toward a more dovish tone. He speaks on Monday, Tuesday, and Wednesday. Yellen, herself, takes the mic on Thursday, but at 5pm (so market movement potential is less extreme than if the wires were hitting during prime trading hours).

Apart from Fed-watching, there is a modest amount of economic data, depending on the day. Monday's only headliner is **Existing Home Sales**, hoping to extend the run into post-crisis highs. From there, we skip all the way to Thursday for significant data with Durable goods and New Home Sales at 830am and 10am respectively. Thursday also marks the end of the 3 day Treasury auction cycle.

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## MBS and Treasury

| | Price / Yield | Change |
|---|---|---|
| MBS UMBS 6.0 | 99.80 | -0.01 |
| 10 YR Treasury | 4.9135 | -0.0164 |
| 30 YR Treasury | 5.2793 | -0.0289 |

Pricing as of: 11/2 8:26AM 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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**Timothy Baron** 

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