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The Week Ahead: First Week Back From Holidays is Action-Packed

There are several types of traders that play key roles in the bond market. Their motivations and concerns can be **surprisingly diverse**. For instance, one might be strictly opportunistic, utilizing leveraged money to make bets over the shortest of time horizons (many times in and out on the same trading day), while another might not even care what the market is doing and simply be buying and selling based on an index that a certain percentage of their assets are supposed to match.

No matter how different bond traders might be, they **all share the need** to open and close trading positions. In other words, they all have to make bets.

Because of the flow of business at the beginning/end of a month/day/quarter/year, there can be a **noticeable impact** from the opening of new positions for Monday/January/2016, not to mention the fact that it's also the first day/week back to a full schedule after the holidays.

Just in case it wasn't already clear, the economic calendar adds emphasis, with the typical 'first week of the month' line-up of the most important data. This kicks off with ISM Manufacturing today at 10am. Tuesday marks the only lull of the week with no significant data on tap. Things heat up quickly on Wednesday with ADP Employment and ISM Non-Manufacturing in the morning followed by Minutes from the last FOMC Meeting in the afternoon. The week ends with the **big jobs report** at 8:30am on Friday.

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MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.82	+0.01
10 YR Treasury	4.9058	-0.0241
30 YR Treasury	5.2730	-0.0352

Pricing as of: 11/2 9:12AM 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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I would appreciate the opportunity to share with you my extensive mortgage lending experience. My client focused approach has allowed me to build long lasting relationships and partnerships throughout Arizona. I know this market. I live here and work here. Please allow me to be your mortgage lending partner.

Timothy Baron 

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