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A Message from Timothy Baron:

"What direction will interest rates go? Look to the bond markets for clues."

The Day Ahead: Action-Packed Week With Data, Fed, Auctions, and Technicals

- Lots of economic data on tap including some big names
- Treasury auction cycle (2, 5, 7yr)
- FOMC Announcement Wednesday (Bank of Japan Thursday)
- Month-End on Friday
- Bonds will be forced to take a stand

Bond markets rarely encounter weeks as pivotal as the one that lies before us. There's something for everyone, no matter your favorite market moving category. One of the least important categories of late has been economic data. That could change this week as markets finally get the **initial GDP reading for Q1**. Of the three GDP releases for any given quarter, the 1st and the 3rd carry to most weight. Other data highlights include New Home Sales today, Durable Goods tomorrow and incomes/outlays data on Friday. Several 2nd tier reports dot the rest of the calendar.

Speaking of dots, this week's FOMC Announcement will NOT have the Fed's updated economic projections, nor will it have the post-meeting press conference with Yellen. Pundits claim that the Fed is much less likely to announce major policy changes at these 'off-cycle' meetings, but as we say in October, the Fed can still use the policy text to blatantly foreshadow a coming change. Markets will be looking for **any little clue** that confirms the Fed's June rate hike intentions (or lack thereof). Another central bank wildcard will come courtesy of the policy announcement from the Bank of Japan on Thursday.

"Supply" and tradeflows will round out the roster of **potential bond market movers**. The most relevant supply will be in the form of Treasury auctions today, Tuesday, and Thursday (2, 5, and 7yr Treasuries respectively). These aren't necessarily market movers in and of themselves. They simply add supply pressure to bond markets in general, and on a week with lots of economic data, a Fed Announcement, and Month-End. The other supply considerations will come via corporate bond announcements as firms scramble to get their deals priced before the Fed and/or month-end.

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.

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