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The Week Ahead: Stocks and Bonds Could Pop Any Day Now

Depending on your point of view, this could end up being the **most interesting week of the year** for bond markets. If that turns out to be the case, it would likely have something to do with stocks also having an interesting week. Both are trading near long-term, big-picture crossroads. This could go on for several weeks, or it could 'pop' at any moment.

Specifically, bond markets have been reluctantly rallying in concert with 2016's flight-to-cash. Cash is the big winner, but bonds have still been winning. The reluctance has been kicking in around 10yr yields of 1.84. Not only is that a long term inflection point, but it will also soon mark the lower boundary of the uptrend leading back from 2012's lows. Breaking **below** the line in the following chart would be a major victory.



If bonds are able to achieve such victory, they **will likely need help** from stocks. Fortunately, the S&P increasingly looks like it's about ready to embark on another massive selling cycle.

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.43	-0.62
10 YR Treasury	4.9860	+0.0952
30 YR Treasury	5.3557	+0.0737

Pricing as of: 11/10 5:59PM EST



Average Mortgage Rates

	Rate	Change	Points
Mortgage News Daily			
30YR Fixed	7.30%	+0.12	0.00
15YR Fixed	6.92%	+0.09	0.00
30YR FHA	6.89%	+0.07	0.00
30YR Jumbo	7.40%	+0.03	0.00
7/6 SOFR	6.80%	+0.31	0.00
30YR VA	6.90%	+0.07	0.00

Rates as of: 11/10

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Economic data is extra light for most of the week. The only top shelf report is Retail Sales on Friday morning. Apart from that, the only top shelf event(s) will be Yellen's congressional testimony on Wednesday and Thursday. These are scheduled semi-annual progress reports/interrogations, and they've played host to meaningful policy clues in the past. This time around, markets may be wondering if the Fed agrees with the **less-than-50%** chance of another rate hike in 2016, based on Fed Funds Futures.

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