



Now that the election season is over and the country has picked a direction forward we thought it would be fun to take a look back at rates over the past year as well as gain our reader's input on what the future may hold. The graph above shows the 1, 5, and 10 Year UST yields from November, 2014 to present. Note the spike since the election...will this continue? Consider the following:

	2014		2015		11/7/2016	11/15/2016
	Low	High	Low	High	Day Before Election	Current
10-Year UST	2.07%	3.01%	1.68%	2.50%	1.83%	2.23%
5-Year UST	1.37%	1.85%	1.18%	1.81%	1.29%	1.67%
1-Year UST	0.09%	0.28%	0.16%	0.76%	0.63%	0.75%

Given that mortgage rates have a direct relationship with Treasuries (most commonly the benchmark 10-Year UST), where do you see things going in the coming 6-12 months (June 30, 2017 & December 31, 2017)? Register your vote by clicking the "LINK TO SURVEY" link below, and if we get enough responses we'll anonymously publish the results in a future Market Fax report:

[LINK TO SURVEY](#)

In an uncertain and increasing rate environment now an ideal time to lock in a long term, fixed rate loan on your property. Give us a call today and we'll be happy to explain the options available to you!

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