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The Day Ahead: Early Close Today and Fully Closed on Monday

NOTE: This paragraph will be at the top of the Day Ahead for a few weeks. Once you've read it, feel free to skip it. The Day Ahead has long been my venue to offer deep thoughts with a mix of big-picture and near-term technical considerations. I'll still be doing that, but in posts on MBS Live and under the 'General Commentary' heading (which still shows up on MND for free, but delayed). The Day Ahead will quickly evolve into a more cut and dried run-down of the events of the day (as it should be). Some days are more interesting than others, so some posts will be almost comically short, depending on the slate of events. It will still contain charts from time to time, but generally just to lay out technical levels we should be watching.

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Markets will **close early today (2pm ET)** for the Christmas weekend. Also note that markets are **fully closed on Monday the 26th!** The next Day Ahead commentary will be on Tuesday, Dec 27th.

Today only has 2 relevant pieces of economic data, but due to dwindling market participation, there's no guarantee we'll see much of a reaction. Notoriously volatile **New Home Sales** are expected to come in at 575k vs 563k previously. And the final December reading of **Consumer Sentiment** is expected to hold steady at 98.0. Both reports hit at 10am.

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

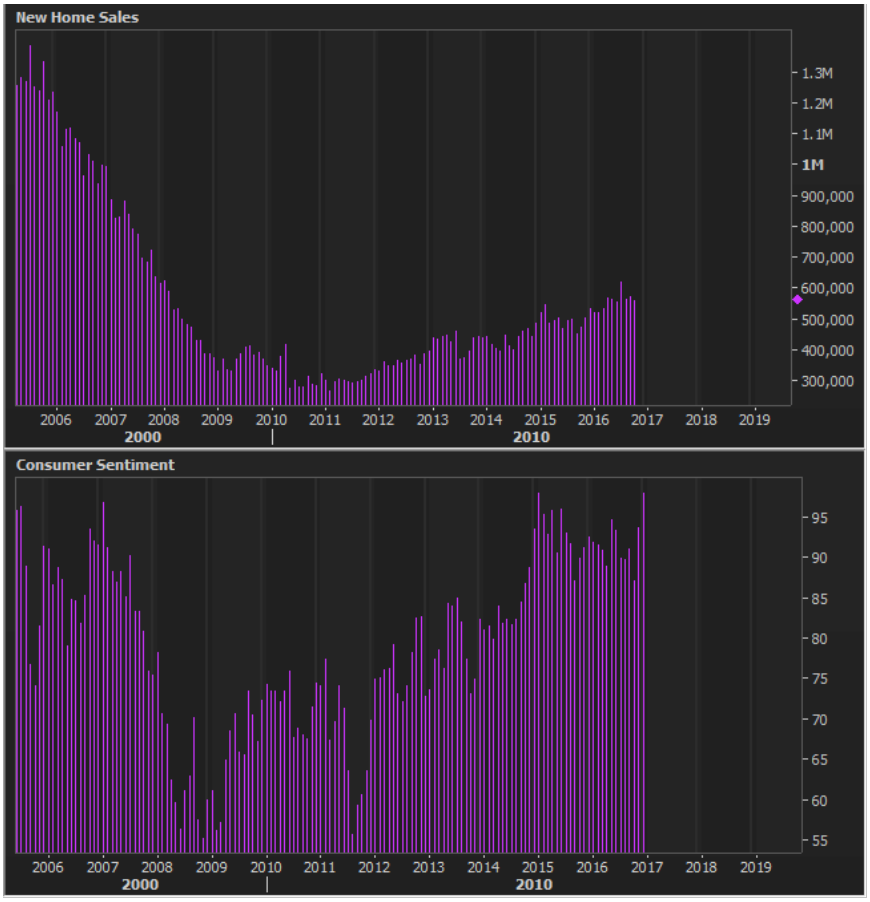
	Rate	Change	Points
Mortgage News Daily			
30YR Fixed	7.30%	+0.12	0.00
15YR Fixed	6.92%	+0.09	0.00
30YR FHA	6.89%	+0.07	0.00
30YR Jumbo	7.40%	+0.03	0.00
7/6 SOFR	6.80%	+0.31	0.00
30YR VA	6.90%	+0.07	0.00

Rates as of: 11/10

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I'm not looking for too much drama in bond markets today, nor are traders setting out to create it. Even if we do see "drama" (i.e. bigger movement than we've had so far this week), I'm not sure it would be worth reading anything into you. In fact, that's a very safe bet. Today is a day **to be endured** for most market participants who are forced to punch the clock. All eyes are turned toward the 2nd week in January to mark the resumption of **real** trading.

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