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The Day Ahead: Rescheduled ADP Leaves Bonds Without Major Data

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.

With the ADP Employment Report (typically scheduled for the first Wednesday of the month **rescheduled** for tomorrow, today is left with effectively no significant economic data or events. As such, we'll get an increasingly clear sense of 2017's underlying trading themes without potential distortions from data.

That said, there may continue to be **distortions** from other "stuff." I'm thinking primarily about corporate bond issuance here. But beyond that, it's still a bit early to assume that we're seeing a reflection of broader, longer-term trading goals. The first few days of a new year tend to have "housekeeping" considerations for traders, much like the last few days of the year. We likely won't see **big, new momentum** until after Friday's NFP at the earliest.

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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

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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

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