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The Week Ahead: Early Close But Plenty of Data. What Matters More?

This week represents an **age-old question** for financial markets: Will markets be moved more by the results of the data or simply due to the illiquid nature of a major holiday week?

The **best conclusion** here is to simply understand that rates might not follow the data. It's a toss-up as to whether the data in question would be inspirational in the first place. At face value Tuesday's GDP seems like a big name report, but when we consider that it's the final reading of Q3 GDP (and thus speaking to ancient history all the way back in July-September), it loses some luster.

Wednesday morning's data is the **focal point**, with Durable Goods and Incomes/Outlays both at 830am. If we see the data speak loudly enough to be heard over the sound of holiday-inspired silence at trading desks, that would be the most likely time. In general, bond markets have been grinding sideways into the end of the year. The few quick pops higher and lower have cancelled each other out, leaving technicals in a consolidation pattern (gradually getting calmer and flatter).



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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Bond markets **close early** on Thursday (2pm ET) and are fully closed on Friday for Christmas.

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With 27+ years of expertise in mortgage banking you can be confident in my knowledge and abilities to deliver a seamless loan transaction while providing personalized service.

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