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The Day Ahead: Early Close and Relative Lack of Data. Excited Yet?

Today is a very exciting day for bond market participants. Most of them are on vacation, or at the very least, in a vacation-like state of mind. The latter refers to the magical phenomenon whereby millions of employees are **forced to work** for whatever reason, but instead end up showing up in body only. Simply put, people may be working, but for most of them, it's only to go through the motions until they can leave.

Any interesting developments today in terms of bond market movement are **purely an illusion**. Such movements would be whatever is left over after trading desks make their last big decisions of the year. For most, this happened in the 48 hours following the FOMC Announcement 2 weeks ago.

So it might look like something **new and exciting** is happening in bonds, for better or worse, but it would be happening regardless of any of today's events or news.

If we were in a position to consider anything about today **"relevant,"** Chicago PMI would be the only economic report that moves the needle. As always, keep in mind that it's released at 9:42am to traders who pay the hefty subscription fee, as such, we sometimes see hints about how the data will come in 3 minutes ahead of time. This doesn't really matter 99% of the time, but occasionally, it will be so obvious that it could help you get an extra 3 minutes to lock if bonds happen to start tanking at 9:42 (assuming you can lock with a lender who already has rate sheets out).

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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

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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