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The Day Ahead: Bonds Hoping Today Makes Tomorrow a Good Friday

- Bond markets close early (2pm ET), and market participation should reflect the rush for the exits
- Translation: liquidity and volume should die down early, making for potential early afternoon volatility and illogical movement
- With trading levels starting the day right at last week's closing levels, we're not reading too much into this week
- Durable Goods at 8:30am is the only relevant data (just in at a bond-friendly -2.8 vs -2.9 forecast)

Tomorrow is a special day for bond market participants, especially those of us who never take a day off when markets are open. Good Friday is normally the only day of the year where markets are closed that is NOT also a federal holiday. But last year, it fell on the first Friday in April, which was an NFP day, and thus not recommended by SIFMA as an early close. The implication is that many of the most important market participants will be **leaving early** (if they haven't left already) in order to get a jump on this, the only extended weekend that isn't shared with the rest of the country.

This doesn't mean that the trading that transpires today doesn't matter, just that we should take it with a **grain of salt**, and perhaps read less into it. The exception would be if volume managed to spike significantly and technical boundaries managed to be convincingly broken.

As for those boundaries, it's the same as it ever was for the week, **with 1.92% overhead** and **1.84** as the most important rally target.

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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