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# The Week Ahead: Abbreviated Holiday Week

Bond markets will be closed for Christmas on Wednesday and only open for a half day on Tuesday. Even on the remaining days of the week, volume and liquidity will be mere shadows of their normal selves and trading momentum can arrive and depart for no good reason.

My commentary tends to get repetitive at this time of year, so I'm going to try something new this year. After 12 years without taking a business day off (which required a laptop in a hospital bed on the 2 most challenging days during that time), I'm ready to take my first working vacation. All this means is that I won't be writing very much this week.

Rest assured, I will be here and I will continue monitoring markets like a hawk and sending out alerts as needed. But you should never rely solely on my written alerts. **I highly recommend you set up automated alerts HERE** and refine them over time to suit your individual needs. This way, if I'm struck by lightning or hit by a meteor, you'll still be protected until the MBS Live team can fire up one of my clones we have in cold storage.

Here are a few links that provide the gist of late December trading:

Traders are people too
Illiquidity
Stick a fork in 2019
Sometimes Month-End Comes Early

And because I always like to put a chart in the morning commentary, here's yet another look at the rather epic consolidation that has been intact for nearly half a year now. Realistically, there's not a whole lot of riveting bond market analysis to be done until this consolidation is resolved (Jan or Feb 2020, most likely).

## 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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