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The Week Ahead: One More Week of Holiday Market Disruption

2015's winter holidays are laid out nicely for financial markets. Both Christmas and New Years Day fall on Fridays. This makes it much easier to predict the ebbs and flows in market participation--an endeavor that can cause relatively more volatility when the holidays don't leave perfectly tidy chunks of 3.5 day work weeks.

The net effect is that bond markets have had an easier job than normal of setting their cruise control. This refers to the minimal, non-opportunistic, and mostly necessity-based trading that trends to dominate the last 2 weeks of the year. Momentum continues to be **almost perfectly flat.**



Markets will be completely **closed on New Years Day** and bond markets will **close early** (2pm ET) on Thursday. Given that there are no economic reports or events scheduled for Thursday, it generally be treated as another day off in terms of market participation.

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.82	+0.01
10 YR Treasury	4.9073	-0.0226
30 YR Treasury	5.2730	-0.0352

Pricing as of: 11/2 9:13AM EST



Average Mortgage Rates

	Rate	Change	Points
Mortgage News Daily			
30YR Fixed	7.27%	-0.02	0.00
15YR Fixed	6.92%	-0.03	0.00
30YR FHA	6.90%	-0.01	0.00
30YR Jumbo	7.55%	0.00	0.00
7/6 SOFR	6.78%	-0.10	0.00
30YR VA	6.91%	-0.01	0.00

Rates as of: 10/30

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The preceding three days are fairly light in terms of data. Today is a dud, for the most part, with just the 2yr auction at 1pm. Tomorrow brings **Case Shiller** Home Prices, Consumer Confidence, and the slightly more relevant 5yr Treasury Auction. Wednesday's only noteworthy data release is **Pending Home Sales** at 10am. The afternoon brings the final Treasury auction of the week (7yr), but don't expect much drama with this particular auction cycle.

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I would appreciate the opportunity to share with you my extensive mortgage lending experience. My client focused approach has allowed me to build long lasting relationships and partnerships throughout Arizona. I know this market. I live here and work here. Please allow me to be your mortgage lending partner.

Timothy Baron 

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