



## Rich E. Blanchard

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## ALERT: Back Near Weakest Levels; Reprice Risk Remains/Returns

Heading into the 11am hour, bond markets recovered some of the weakness that preceded the first alert of the day. We're now back in line with those weaker levels. Thus reprice risk remains (or is returning) depending on your lender's rate sheet print time.

Lenders that have a tendency to use reprices to control their pipelines might be jumpier than normal given lock volumes and the apparent technical bounce in longer-term Treasuries. The average lender will need to see 2-3 ticks of additional weakness before considering reprices



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## MBS & Treasury Market Data

	Price / Yield	Change
MBS UMBS 6.0	99.06	-0.37
MBS GNMA 6.0	100.08	-0.17
10 YR Treasury	4.6837	-0.0202
30 YR Treasury	4.7902	-0.0237

Pricing as of: 4/26 3:13AM EST

## Average Mortgage Rates

	Rate	Change	Points
<b>Mortgage News Daily</b>			
30 Yr. Fixed	7.52%	+0.13	0.00
15 Yr. Fixed	6.91%	+0.08	0.00
30 Yr. FHA	7.00%	+0.13	0.00
30 Yr. Jumbo	7.68%	+0.10	0.00
5/1 ARM	7.55%	+0.15	0.00

### Freddie Mac

30 Yr. Fixed	7.17%	-0.27	0.00
15 Yr. Fixed	6.44%	-0.32	0.00

### Mortgage Bankers Assoc.

30 Yr. Fixed	7.24%	+0.11	0.66
15 Yr. Fixed	6.75%	+0.11	0.64
30 Yr. FHA	7.01%	+0.11	0.94
30 Yr. Jumbo	7.45%	+0.05	0.56
5/1 ARM	6.64%	+0.12	0.87

Rates as of: 4/25

## Expert Advice | Exceptional Service | Flawless Execution

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.

**Rich E. Blanchard**

