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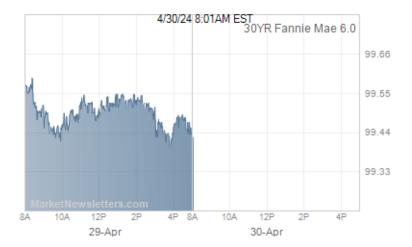
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ALERT: Negative Reprice Risk Increasing

2.0 UMBS are now down a quarter point from the morning highs and 10yr yields are pushing up to new highs for the day. Negative reprices are increasingly possible here.



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MBS & Treasury Market Data

	Price / Yield	Change
MBS UMBS 6.0	99.42	-0.02
MBS GNMA 6.0	100.56	-0.03
10 YR Treasury	4.6219	+0.0083
30 YR Treasury	4.7414	+0.0104

Pricing as of: 4/30 8:02AM EST

Average Mortgage Rates

	Rate	Change	Points
Mortgage News	Daily		
30 Yr. Fixed	7.43%	-0.02	0.00
15 Yr. Fixed	6.85%	-0.01	0.00
30 Yr. FHA	6.92%	-0.03	0.00
30 Yr. Jumbo	7.63%	-0.01	0.00
5/1 ARM	7.50%	0.00	0.00
Freddie Mac			
30 Yr. Fixed	7.17%	-0.27	0.00
15 Yr. Fixed	6.44%	-0.32	0.00
Mortgage Banke	rs 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: 4/29			

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



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