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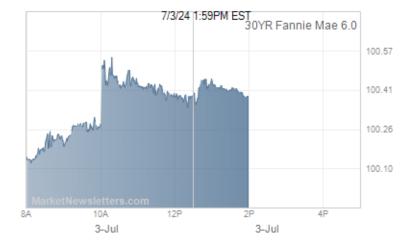
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A Message from Matt Graham:

"Here come the reprices. (So yeah... whatever your lender quoted you yesterday probably doesn't exist today)"

ALERT: If you haven't seen a reprice yet, you probably will

Just in case it's not obvious from the past two alerts or the ongoing sell-off in bond markets, reprice risk is elevated. It's more elevated in the past few minutes as bond prices have plumbed new lows. Fannie 3.5s are now down half a point on the day at 102-06 and almost any lender is looking at a quarter point of weakness from rate sheet print times. For most, that's sufficient for reprices.



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MBS & Treasury Market Data

	Price / Yield	Change
MBS UMBS 6.0	100.39	+0.19
MBS GNMA 6.0	100.53	+0.14
10 YR Treasury	4.3602	-0.0724
30 YR Treasury	4.5297	-0.0761

Rate

Change

Points

Pricing as of: 7/3 5:59PM EST

Average Mortgage Rates

	Nate	Change	FUIILS
Mortgage News	Daily		
30 Yr. Fixed	7.08%	-0.05	0.00
15 Yr. Fixed	6.45%	-0.02	0.00
30 Yr. FHA	6.55%	-0.05	0.00
30 Yr. Jumbo	7.25%	-0.04	0.00
5/1 ARM	7.07%	-0.03	0.00
Freddie Mac			
30 Yr. Fixed	6.95%	+0.09	0.00
15 Yr. Fixed	6.25%	+0.09	0.00
Mortgage Banke	rs Assoc.		
30 Yr. Fixed	7.03%	+0.09	0.62
15 Yr. Fixed	6.56%	+0.09	0.54
30 Yr. FHA	6.90%	+0.11	0.95
30 Yr. Jumbo	7.11%	-0.01	0.50
5/1 ARM	6.38%	+0.11	0.54
Pates as of: 7/3			

Rates as of: 7/3

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