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A Message from Matt Graham:

"5 reprices and counting since this 1:04pm alert. More to come..."

ALERT: Negative Reprice Risk Increases Further After Auction Flops

The 30yr Bond auction flopped with the yield coming in much higher than the 1pm target. Demand was also softer with Bid-to-Cover at 2.23 vs a 2.34 recent average. Indirect bidders took an average 51%.

10yr yields are quickly up to 2.29 after the auction and Fannie 3.5s are down half a point on the day at 103-05. Most lenders are now seeing enough weakness for negative reprices to be a risk.



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MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.81	-0.02
10 YR Treasury	4.9299	+0.0084
30 YR Treasury	5.3082	+0.0081

Pricing as of: 10/30 5:59PM 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
Freddie Mac			
30YR Fixed	7.24%	+1.03	0.00
15YR Fixed	6.60%	+1.13	0.00
Mortgage Bankers Assoc.			
30YR Fixed	7.37%	+0.25	0.76
15YR Fixed	6.70%	+0.27	0.85
30YR FHA	7.12%	+0.34	1.07
30YR Jumbo	7.28%	+0.13	0.64
7/6 SOFR	6.41%	+0.31	1.20

Rates as of: 10/30

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