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ALERT: Losing Some Ground After Hours

Heading into the last few trading minutes of the domestic session, MBS are a quarter point off their afternoon highs (100-29 vs 101-05 in Fannie 3.0s). Normally, that's enough of a gap for some lenders to consider negative reprices, but that assumes the lender in question based rates on the very highest possible trading levels.

Not only that, but most rate sheets are still looking fairly conservative compared to pricing that's still intact.

So we find ourselves in the precarious position of having several lenders that would still be justified in improving rate sheets while we can imagine a scenario where a sadistic lender or two is considering a negative reprice. Best bet would simply be to treat this as the opportunity to lock if you were planning on locking today, especially if your lender already put out a positive reprice.



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MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.43	-0.62
10 YR Treasury	4.9860	+0.0952
30 YR Treasury	5.3557	+0.0737

Pricing as of: 11/10 5:59PM EST

Average Mortgage Rates

	Rate	Change	Points
Mortgage News Daily			
30YR Fixed	7.30%	+0.12	0.00
15YR Fixed	6.92%	+0.09	0.00
30YR FHA	6.89%	+0.07	0.00
30YR Jumbo	7.40%	+0.03	0.00
7/6 SOFR	6.80%	+0.31	0.00
30YR VA	6.90%	+0.07	0.00
Freddie Mac			
30YR Fixed	7.18%	+0.97	0.00
15YR Fixed	6.57%	+1.10	0.00
Mortgage Bankers Assoc.			
30YR Fixed	7.30%	+0.18	0.75
15YR Fixed	6.76%	+0.33	0.98
30YR FHA	7.02%	+0.24	1.07
30YR Jumbo	7.20%	+0.05	0.48
7/6 SOFR	6.29%	+0.19	1.00

Rates as of: 11/10

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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.

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