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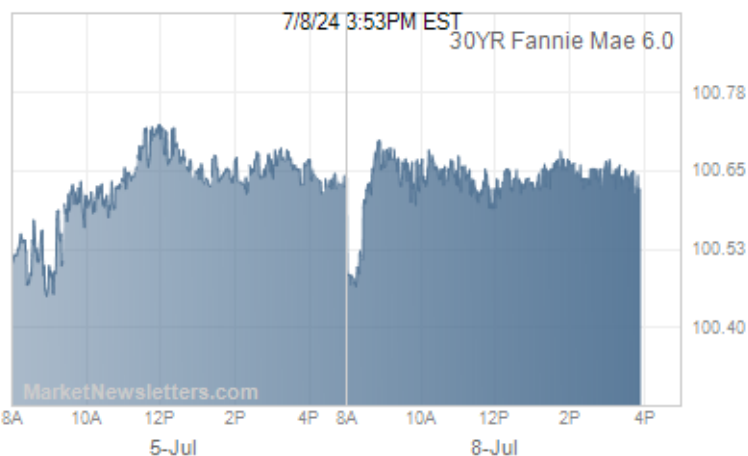
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ALERT: Negative Reprice Risk Increasing For 1 or 2 Lenders

NOTE: This alert applies to almost no one at current levels. One of two of the most aggressive and quickest-to-reprice lenders may be considering a reprice ONLY if they already repriced for the better at the day's highs. (Thinking along the lines of Provident, etc.)

Another lender or two might be considering repricing simply because it's a Friday afternoon at month-end, and prices are falling, or because they occasionally reprice to control inbound lock volume like Chase or Flagstar. In terms of outright prices vs rate sheet print times, it would take another 2-3 ticks of weakness before other lenders were considering reprices.



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MBS & Treasury Market Data

	Price / Yield	Change
MBS UMBS 6.0	100.62	+0.01
MBS GNMA 6.0	100.78	+0.04
10 YR Treasury	4.2730	-0.0088
30 YR Treasury	4.4604	-0.0253

Pricing as of: 7/8 3:53PM EST

Average Mortgage Rates

	Rate	Change	Points
Mortgage News Daily			
30 Yr. Fixed	7.01%	-0.02	0.00
15 Yr. Fixed	6.41%	-0.03	0.00
30 Yr. FHA	6.48%	-0.02	0.00
30 Yr. Jumbo	7.22%	-0.02	0.00
5/1 ARM	7.03%	-0.02	0.00
Freddie Mac			
30 Yr. Fixed	6.95%	+0.09	0.00
15 Yr. Fixed	6.25%	+0.09	0.00
Mortgage Bankers 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

Rates as of: 7/8

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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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