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UPDATE: Bonds Move Toward Reprice Territory, but Trying to Find Footing

Any mention of "reprice risk" will only apply to the earliest and most aggressive lenders--those who priced at or before MBS prices were near their highs of the morning. Since then, Fannie 3.0s were just down 5/32nds (now only 4/32nds), which is enough to be on the threshold of negative reprice risk. Any further weakness would increase the risk more meaningfully.

10yr yields are up 2bps on the day at 1.94. Oil and stocks had been moving higher since 8:40. One quick thought there: it's not uncommon to see the tone of morning selling in bonds change just after the 9:30am NYSE open. The S&P is pulling back after surging a quick 6 points at the open, and yields have subsequently come off their highs.

We're probably keeping negative reprice risk at bay here with these bounces, but that could change at a moment's notice. The next potential source of inspiration is the 10am ISM Manufacturing Data



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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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