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ALERT: Approaching Negative Reprice Risk for Some Lenders

- Fannie 3.0s down 7 ticks on the day with 4 ticks (.125) from some rate sheet print times
- Lenders who priced before the highs (near 10-1015am) are at relatively no risk
- Still, the trend is not our friend at the moment

It's been a volatile morning for bonds, but inside a fairly narrow range. The timing of the volatility may catch a lender or two off guard as some of the later lenders put out rate sheets near the highest prices. Fannie 3.0s are down 4 ticks from the time that those rate sheets came out (10am-1015am).

On a more qualitative note, bonds simply look like they're under pressure here--bouncing in line with yesterday's high yields and moving higher with stocks and oil. The afternoon's 10yr auction doesn't advocate any speculative buying either. Bottom line: negative reprices couldn't be ruled out completely for a few lenders. Risks would be more pronounced if we lose another few ticks (Fannie 3.0s in the 101-28 area).



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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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