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ALERT: Negative Reprice Risk Increasing

Not much to add here--just an addendum to the previous alert to let you know prices just hit new lows. Additional lenders are at risk of repricing now, and the aggressive/reactive lenders are entering the "likely to reprice" territory. Emphasis is on "entering" though. We're only down 1.5 ticks from the previous alert, so take it with a grain of salt if unless you're dealing with a lender who put out rates at 10am-10:15am or who tends to reprice at the drop of a hat.



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MBS & Treasury Market Data

	Price / Yield	Change
MBS UMBS 6.0	100.59	-0.02
MBS GNMA 6.0	100.77	+0.04
10 YR Treasury	4.2876	+0.0058
30 YR Treasury	4.4768	-0.0089

Pricing as of: 7/8 11:52AM 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

Expert Advice | Exceptional Service | Flawless Execution

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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