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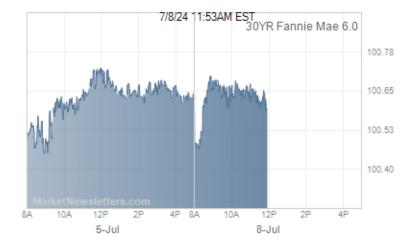
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ALERT: Negative Reprice Risk Increasing

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 Banke | rs 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.

Rich E. Blanchard



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