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ALERT: Limited Negative Reprice Risk Remains After Lockhart Comments

- Atlanta Fed's Lockhart says hikes could come as soon as April
- Bond markets weaken in response
- Fannie 3.0s briefly touch new lows
- 10yr yields still holding 1.92% support (ceiling)

This is effectively an addendum to the morning's original alert to let you know that MBS prices briefly exceeded the lows that prompted that alert. We're still not in a situation where most lenders will have seen enough of drop in prices from morning rate sheet print times to connote much reprice risk, but it can't be ruled out for one or two of the quickest-to-reprice lenders.

Risks would increase somewhat if MBS break firmly into new lows, but that still wouldn't involve many lenders at current levels. It would take a break of support in 10yr yields (at 1.924) before negative reprice risk became more widespread.



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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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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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