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# ALERT: Bonds at Weakest Levels; Negative Reprice Risk Increasing

The alert that you're reading began its life as a mere "update" to let you know we'd bounced heading into the NYSE open, failed to gain traction, and were now watching the week's ceiling levels of 1.587 with intraday highs at 1.573% in 10yr yields.

Considering 1.573 just got taken out, that volume is picking up, and that European bonds are surging higher in yield, we'll move straight to the "alert."

Fannie 3.0s are now down 6 ticks on the day with some lenders already looking at enough of a drop to justify negative reprice risk. This would only be the earliest, most aggressive lenders at this point, but the trend doesn't bode well for the middle of the pack.

European headlines are driving the sudden move and it's exacerbated by generally light volume and liquidity on a data-free summertime Friday.




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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.

**Rich E. Blanchard** 

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