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A Message from Rich E. Blanchard:

"Look out below!"

ALERT: Additional Reprices Becoming Likely; Sell-Off Getting Serious

Consider the fact that, for some traders, this was/is the last actionable day of 2016. They're picking up their proverbial ball and going home. If they want to buy the dip in bond prices, we might not know it until January.

At the moment, 10yr yields are up to new 2yr highs of 2.54 (5.5bps on the day). Fannie 3.5s are tanking quickly, now down nearly a point from some lenders' rate sheet print times. Several lenders have already repriced more than once. More will follow.

The negative trend is intact until further notice.



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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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