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ALERT: Some Early Lenders May Already be Considering Reprices

Bond markets are off to a rocky start this morning with moderate overnight weakness giving way to increased selling momentum at the start of the NYSE Open. Stocks have been a relevant consideration for bonds in general as each have been trying to decide what to do with themselves after grinding sideways for most of the past 2 months.

To be sure, stocks had been holding in a much more 'sideways' pattern than Treasuries. The two haven't been completely joined at the hip, and that's a good thing. If Treasuries were perfectly mirroring stock momentum at the moment, we'd be pushing into the highest yields in more than 2 years. As it stands, we're simply "getting close."

10yr yields are up 4.6bps at 2.5116 and Fannie 3.5s are down a quarter point on the day (and an eighth of a point from some lenders' rate sheet print times). As such, some of the earlier, more aggressive lenders may already be considering negative reprices.



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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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