

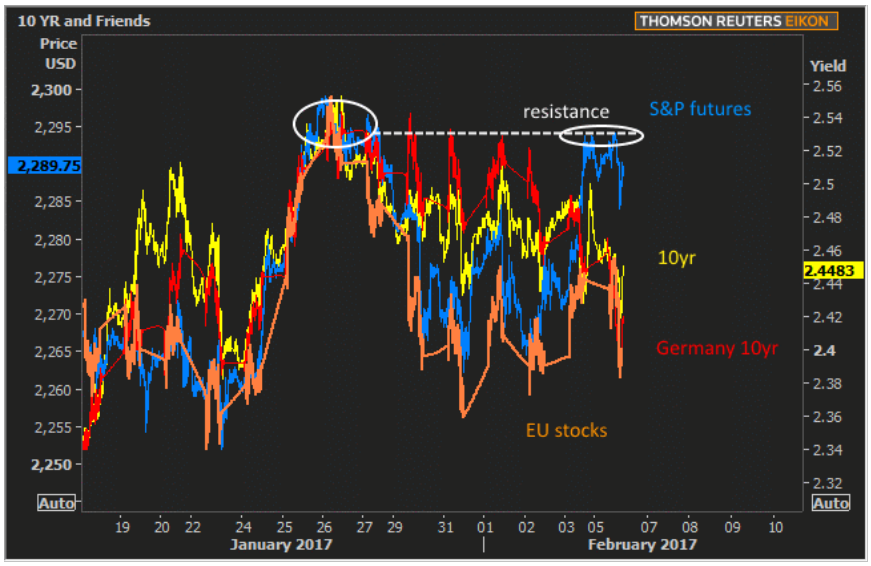
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ALERT: Negative Reprice Risk Already a Consideration For Some Lenders

Bond markets opened in stronger territory, continuing the task of erasing Friday afternoon's weakness (which began in the last few hours of Friday's session. Weakness in European markets played a strong role in the overnight bond market strength, but broader momentum in multiple markets has simply been "risk off" since late January. US equities markets are the only noticeable anomaly there (i.e. they're not falling like bond yields or European equities over the same time frame).

With that in mind, the fact that equities stalled late last week before breaking late January highs is also a consideration for overnight strength. The same ceilings came into play again this morning. See all of the above in the chart below:



The bad news is that the overnight strength looks to have run its course for now and the "risk-off" trade (lower bond yields and stock prices) is undergoing a risk-on bounce. Apart from technicals and tradeflow, comments from ECB President Draghi have been motivating some bond selling, specifically.

Fannie 3.5s are now down 6 ticks from some lenders' rate sheet print times. As such, the early/aggressive crowd may already be considering negative reprices.

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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Rich E. Blanchard 

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