

Rich E. Blanchard
Managing Director, RICH Home Loans LLC
NMLS: 492461
1550 Wewatta St., 2nd Floor Denver, CO 80202

Office: 720.619.9900
Mobile: 303.328.7047
richblanchard@richhomeloans.com
View My Website

ALERT: MBS Down 3/4ths of a Point From The Highs

2.5 UMBS are only down 5 ticks (.16) on the day, but that's 3/4 of a point lower versus the morning's highest levels seen around 9:30am. MBS spreads in the secondary market have tightened so much that it wouldn't be a surprise to see the Fed begin buying slightly less than ALL of the new supply.

Other considerations include the end of the Fed's 30yr fixed buying operation at 10:50am ET, which generally coincided with prices dropping. There was also a surge higher in bond yields around the same time--potentially related to European COVID headlines, the European close of business, and/or merely a technical bounce in 10yr yields after breaking below last week's lows.

Whether or not this adds up to reprice risk for mortgage lenders is highly dependent on the lender in question. Several reprices have already been reported since our first alert at 11:24am, so it would seem that a few are still keeping an eye on MBS.



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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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