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ALERT: Negative Reprice Risk Increasing

This only applies to lenders who have shown a tendency to pay attention to MBS price movements recently (and that's definitely not all of them these days). Still, lower prices give everyone less to work with, so negative reprices can't ever be ruled out when we've fallen 3/8ths of a point from morning highs.

2.5 UMBS are down that much intraday, but only down 5 ticks (.16) day over day.

No specific reason for the weakness other than the Fed is masterfully doing what the MBA and others have been asking them to do. In other words, this is exactly what the industry has been clamoring for in terms of margin calls. Hopefully any deterioration in pricing today comes back to you as a result of prices holding inside a less insane range.



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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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