

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: Minimal Reprice Risk as MBS Hang Out Near Lows

MBS price movement has covered much less ground today vs yesterday, but is still heading in an unfriendly direction. Keep in mind though, 103-23 (103.72) is only really unfriendly compared to a handful of days in the history of MBS prices, and the entire handful consists of 3 days (Thu/Fri last week and Fri March 27th). Apart from those days, we're in the promised land in terms of outright levels.

Nonetheless, prices are hovering at their lowest levels of the day and Treasury yields are moving higher with stocks into the afternoon. MBS don't seem to care much about that, but things could change if the move continues. Either way, reprice risk is mixed. Lenders who priced poorly or who typically like to see price stability are at little to no risk of negative reprices. Lenders who priced aggressively are at moderate risk, but that would likely be the case regardless of the afternoon weakness.

If 2.5 UMBS coupons break below 103-21 (103.66), reprice risk would increase slightly. Even then, it's minimal unless it's followed by another several ticks of selling.

10yr yields look slightly more concerned, having moved up roughly 2bps in the past half hour.



Subscribe to my newsletter online at:
http://housingnewsletters.com/richhomeloans

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

© 2026 MBS Live, LLC. - This mortgage market alert is a service of MarketNewsletters.com and MBS Live.

The interest rates provided in this newsletter are national averages from independent data sources. Rate/APR terms may differ from those listed above based on the creditworthiness of the borrower. All information provided "as is" for informational purposes only, not intended for trading purposes or financial advice.

Read or subscribe to my newsletter online at: http://housingnewsletters.com/richhomeloans

Expert Advice | Exceptional Service | Flawless Execution

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.

Rich E. Blanchard 

© 2026 MBS Live, LLC. - This mortgage market alert is a service of MarketNewsletters.com and MBS Live.

The interest rates provided in this newsletter are national averages from independent data sources. Rate/APR terms may differ from those listed above based on the creditworthiness of the borrower. All information provided "as is" for informational purposes only, not intended for trading purposes or financial advice.

Read or subscribe to my newsletter online at: http://housingnewsletters.com/richhomeloans