

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: Negative Reprice Risk Increasing Modestly For Some Lenders

This is more of a heads-up regarding MBS being at the lowest prices of the day than an out-and-out reprice alert. 2.5 coupons are down an eighth of a point and 2.0s are down closer to a quarter point. That said, only 2.0s have lost enough ground from morning rate sheet print times to be in reprice risk territory.

As such, only the most aggressively-priced and jumpiest lenders would be considering reprices. If you want to play the momentum game and treat this as confirmation of last week's warning regarding ceiling/resistance in MBS prices, that would be the conservative approach. Otherwise, we haven't seen quite enough weakness to force many hands just yet.

10yr yields are in the middle of their range for the day, up 1.4bps at .632. They've more or less successfully defended their .65% pivot point.



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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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