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ALERT: Negative Reprices Can't be Ruled Out

I apologize in advance for what might seem like an unnecessary and/or excessive reprice alert, but it's hard to see the change that's occurred since some lenders' early rate sheets. Granted, if those lenders are even somewhat savvy about what's going on in markets, they will have priced conservatively enough to avoid the need for reprices. That said, we've seen it happen before in similar situations where the day begins with a sell-off already in progress.

Bottom line, several lenders are seeing more than an eighth of a point in MBS losses since the first rate sheets of the day. Look at your rate sheet print time. The earlier it is (especially 9am and before) and the closer it is to yesterday afternoon's latest levels, the greater the risk of a reprice.



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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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