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ALERT: Potential Increase in Negative Reprice Risk Offset by Oil Weakness

Politicians are hitting the newswires regarding the stop-gap spending bill and bond markets don't like it. At first glance, it might seem like the oil price implications would be beneficial for bond markets (i.e. lifting an export ban would put downward pressure on prices, and low oil prices have been a friend of low rates), but commodities traders were waiting for the 10:30am EIA inventory data--and for good reason.

EIA crude stocks rose 4.801 million barrels vs a forecast decline of 1.417 million. Prices fell rapidly after the data, and this looks to be helping bond markets find their footing.

Even so, some lenders are still looking at an eighth of a point of weakness from morning rate sheet print times. It's not likely that any lender priced aggressively enough to let that be of much concern, but the possibility can't be ruled out completely.



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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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