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ALERT: Negative Reprice Risk Increasing

There are several ways to justify bond market weakness this morning. We could look at the spike in oil prices beginning at 7:30am, the overnight selling in European bond markets, the 9:30am NYSE open (which saw a "sell bonds, buy stocks" trade), the stronger Consumer Confidence numbers, or most appropriately, all of the above.

Simply put, bonds are on the back foot at a dangerous time of year. Light volume/liquidity makes trading levels move more easily than they otherwise would.

Fannie 3.0s are now down an eighth of a point from the time that several lenders put out the first rate sheets of the day. Fannie 3.5s are close. As such, we're right on the threshold of negative reprice risk. Any additional weakness (think 2/32nds or so) greatly increases the risk for the early/aggressive lenders.



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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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