



**Rich E. Blanchard**

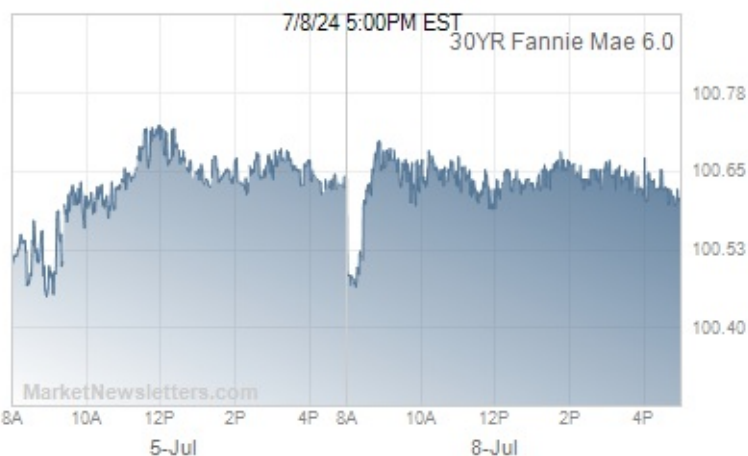
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## ALERT: Already Approaching Negative Reprice Territory For Some Lenders

Many lenders aren't even out with rate sheets yet, so naturally, this alert won't apply to them. Other lenders put out rates right as MBS were making their highs of the morning--or close to it. Lenders in that category could already be considering negative reprices as Fannie 3.0s and 3.5s are both down at least 5/32nds since then.

10yr yields are also up to their session highs as a fairly large wave of corporate debt issuance is hitting the newswires. (More on how corporate issuance affects rates [HERE](#)).



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### MBS & Treasury Market Data

	Price / Yield	Change
MBS UMBS 6.0	100.61	<b>0.00</b>
MBS GNMA 6.0	100.72	<b>-0.02</b>
10 YR Treasury	4.2793	<b>-0.0025</b>
30 YR Treasury	4.4558	<b>-0.0299</b>

Pricing as of: 7/8 7:47PM EST

### Average Mortgage Rates

	Rate	Change	Points
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#### Mortgage News Daily

30 Yr. Fixed	7.01%	<b>-0.02</b>	0.00
15 Yr. Fixed	6.41%	<b>-0.03</b>	0.00
30 Yr. FHA	6.48%	<b>-0.02</b>	0.00
30 Yr. Jumbo	7.22%	<b>-0.02</b>	0.00
5/1 ARM	7.03%	<b>-0.02</b>	0.00

#### Freddie Mac

30 Yr. Fixed	6.95%	<b>+0.09</b>	0.00
15 Yr. Fixed	6.25%	<b>+0.09</b>	0.00

#### Mortgage Bankers Assoc.

30 Yr. Fixed	7.03%	<b>+0.09</b>	0.62
15 Yr. Fixed	6.56%	<b>+0.09</b>	0.54
30 Yr. FHA	6.90%	<b>+0.11</b>	0.95
30 Yr. Jumbo	7.11%	<b>-0.01</b>	0.50
5/1 ARM	6.38%	<b>+0.11</b>	0.54

Rates as of: 7/8

## 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**

