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ALERT: Some Lenders May Already Be Considering Negative Reprices

As always, the first alert of any given day applies to a very small minority of lenders who are the most highly reactive to changes in MBS prices. Fannie 3.0s are now down 5/32nds from some rate sheet print times. As such, that vanguard of 'quick-to-reprice' lenders may already be considering it.

10yr yields are up to domestic session highs at 1.996 in a closely correlated move with equities and oil prices. EIA oil inventory data comes out at 11am, which could make for another dose of oil price volatility. That said, the biggest consideration at the moment is the broader bounce in equities markets. While that continues, bonds will continue to be under pressure--especially if S&P futures break their AM highs (only about 5 points higher than current levels).



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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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