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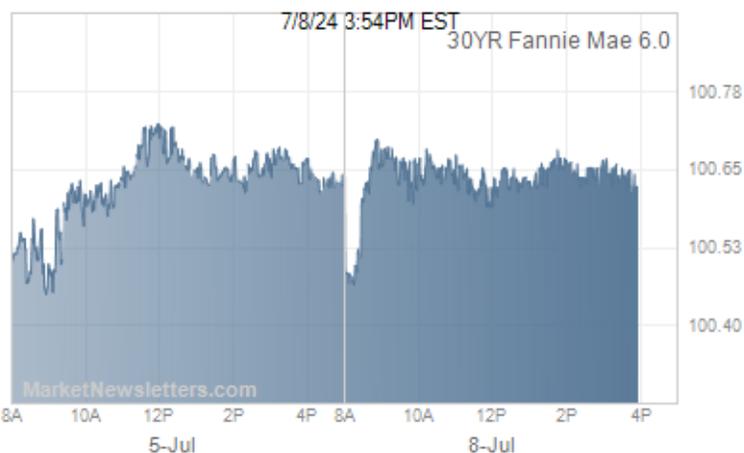
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## ALERT: Negative Reprice Risk Increasing For 1 or 2 Lenders

NOTE: This alert applies to almost no one at current levels. One of two of the most aggressive and quickest-to-reprice lenders may be considering a reprice ONLY if they already repriced for the better at the day's highs. (Thinking along the lines of Provident, etc.)

Another lender or two might be considering repricing simply because it's a Friday afternoon at month-end, and prices are falling, or because they occasionally reprice to control inbound lock volume like Chase or Flagstar. In terms of outright prices vs rate sheet print times, it would take another 2-3 ticks of weakness before other lenders were considering reprices.



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### MBS & Treasury Market Data

	Price / Yield	Change
MBS UMBS 6.0	100.63	+0.02
MBS GNMA 6.0	100.78	+0.04
10 YR Treasury	4.2720	-0.0098
30 YR Treasury	4.4600	-0.0257

Pricing as of: 7/8 3:54PM EST

### Average Mortgage Rates

	Rate	Change	Points
<b>Mortgage News Daily</b>			
30 Yr. Fixed	7.01%	-0.02	0.00
15 Yr. Fixed	6.41%	-0.03	0.00
30 Yr. FHA	6.48%	-0.02	0.00
30 Yr. Jumbo	7.22%	-0.02	0.00
5/1 ARM	7.03%	-0.02	0.00
<b>Freddie Mac</b>			
30 Yr. Fixed	6.95%	+0.09	0.00
15 Yr. Fixed	6.25%	+0.09	0.00
<b>Mortgage Bankers Assoc.</b>			
30 Yr. Fixed	7.03%	+0.09	0.62
15 Yr. Fixed	6.56%	+0.09	0.54
30 Yr. FHA	6.90%	+0.11	0.95
30 Yr. Jumbo	7.11%	-0.01	0.50
5/1 ARM	6.38%	+0.11	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.

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