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ALERT: Some Positive and Negative Reprice Risk

This is one of those rare afternoons where some slower-to-act lenders' propensity to improve rate sheets may start to overlap with the risk of other quick-to-act lenders repricing negatively.

First off, lenders who haven't yet repriced today are at little to no risk of repricing negatively. In fact, there is no chance unless we're talking about those few lenders who occasionally put out "pipeline control" reprices.

That just leaves the aggressive, quick-to-reprice crowd who had already repriced positively earlier today. They're seeing anywhere from and eighth to a quarter point of weakness from the time they pulled the trigger on the friendly reprice. That's just enough for a few of them to begin considering a negative reprice. It would take several ticks of weakness before these risks necessitated anything other than an overly-cautious heads-up.



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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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