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ALERT: Negative Reprice Risk Increasing After ISM Data

- Fannie 3.0s down 2 ticks on the day at 102-17, but down 5 ticks from some rate sheet print times
- 10yr yields up 1.6bps on the day at 1.812
- No major motivation for previous weakness, but ISM looks to be hurting
- ISM 55.7 vs 54.7 forecast. Prices paid 53.4 vs 49.1 previously

Stocks, oil, and European bond yields had all been moving gradually higher since 9am. In fact, oil has been moving higher since 6am, but it hasn't correlated with other market movement until now.

The ISM numbers have bonds moving quickly in the wrong direction, with the inflation component likely the biggest issue.

With Fannie 3.0s down more than 5 ticks from some lenders' rate sheet print times, negative reprices are already a possibility.



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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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