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ALERT: Strangely Enough, There Could Be Some Reprice Risk

Negative reprices are by no means likely, but strangely enough, they are possible in isolated cases. Past precedent suggests that a lender or two will price rate sheets according to MBS prices that were in force at the time just before rate sheets are printed, regardless of the preceding volatility.

That means a few lenders may have based rates on this morning's highs, and we're now 5/32nds off those highs--enough for a negative reprice.

10yr yields are also off their best levels, back up to 1.741 after hitting 1.718 during the best post-NFP moments.

To be clear, negative reprices are not likely, but they are an outside possibility for a few lenders. Reprices would become much more likely if we break below this morning's lower pivot point at 103-13 in Fannie 3.0s.



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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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