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ALERT: Negative Reprice Risk Increasingly For a Few Lenders

10yr yields have had 3 somewhat disconcerting bounces around 2.49 today and are now moving higher (currently up 4 bps on the day to 2.513). The weaker momentum is spilling over to MBS with Fannie 3.5s down more than a quarter point on the day after having recovered earlier (they were only down an eighth of a point at several times over the past few hours).

A few lenders who priced near the morning highs or who are typically quicker to reprice may be considering negative reprices at these levels (Fannie 3.5 at 101-25 vs 101-30 mid-day highs). Negative reprice risk wouldn't become widespread unless we lost at least 3 more ticks, however (3/32nds).



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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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