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ALERT: Negative Reprice Risk Already a Consideration For Earliest Lenders

This alert won't apply to most lenders, but for the few who generate their first rate sheets of the day by 8:30am-ish, negative reprice risk is already increasing.

10yr yields are now up 6bps at 2.455 and Fannie 3.5s are down nearly 3/8ths of a point at 101-30. Lenders who priced early are already seeing an eighth of a point of weakness from rate sheet print times.

Most lenders will have priced conservatively enough to avoid repricing. Risks will increase if we lose ground from here. Fannie 3.5 prices of 101-28 or below would be of more concern than the current weakness.



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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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