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ALERT: Negative Reprice Risk Increasing Slightly

While MBS aren't much weaker than they were following this morning's ADP data, 10yr yields have pushed to the day's highest levels (up 1.6bps to 2.38). Additionally, it looks like we're dealing with a general "risk-on" move in the first half hour of the NYSE Open (stocks and bond yields moving up together).

With ISM Non-Manufacturing coming up at 10am, risks would be further increased if bonds respond negatively to that data. As it stands, perhaps one or two of the jumpiest lenders may already be considering repricing, but the bigger risk would be in the event of a bad reaction to the 10am data. In general, we'd need to see 2-3 more ticks of weakness (prices of 102-13 or below) before the typical "early" lender considered repricing, and 4-5 ticks for the average lender (i.e. prices at 102-11 or below)



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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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