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ALERT: Negative Reprice Risk Already Increasing

10yr yields just moved up to the highest levels of the day (up 2.8bps at 2.256), and Fannie 3.5s are down 6/32nds at 102-29. This as much as an eighth of a point lower than some rate sheet print times and thus puts some of the early/aggressive lenders in a position to consider negative reprices.

NOTE: there is illiquidity between MBS bid and ask prices again this morning (read this primer to understand the phenomenon). As such, not every big drop in MBS prices will be truly indicative of the pace of weakness. If it looks like MBS fell off a small cliff, confirm the drama by looking at Treasuries. If there's no concurrent spike in Treasuries, you're likely witnessing bid/ask illiquidity in MBS.



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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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