

Rich E. Blanchard
Managing Director, RICH Home Loans LLC
NMLS: 492461
1550 Wewatta St., 2nd Floor Denver, CO 80202

Office: 720.619.9900
Mobile: 303.328.7047
richblanchard@richhomeloans.com
View My Website

ALERT: Negative Reprices Increasingly Possible, but Risks Vary Considerably by Lender

While we still haven't seen enough weakness to force the hands of "most" lenders, reprice risk is increasing in general. Fannie 3.5 MBS are now down 6/32nds from some lenders' positive reprice times and Fannie 3.0s are down a quarter point from the same baseline. 10yr yields are at their highest levels since this morning, up roughly 4bps from the lows and 3bps since the Fed Announcement.

Reprice risk is extremely stratified at the moment. Some lenders that could justify it are likely not even considering it. Some that are arguably already priced conservatively enough may reprice just the same.

In general, we're still doing a pretty good job of holding our ground without this turning into a full-on reversal of this morning's positivity. The biggest lines in the sand for 10yr yields are just overhead with the 2.15-2.17 "gap" that had been our floor until today. The bigger reprice risk threshold for Fannie 3.5s is around 103-08 (with risks increasing if prices fall to 103-07 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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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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