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UPDATE: Back at Worst Levels into The Close; Limited Consequences

For many lenders, it's too late in the day for a reprice. Most others still haven't seen enough weakness for a reprice. For the 1-3 lenders not covered by the disclaimers above, Fannie 3.5 MBS are back down to their previous 102-14 lows--this time with 10yr yields breaking to session highs.

Things get less dramatic when we add numbers into the conversation. 10's are up less than 1bp, in light volume.

If you weren't planning on locking today, there's little reason to do so now. If you were planning on locking, or for some strange reason waiting to see if there would be any positive reprices, now's as good a time as any.



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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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