

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: MBS Lose Ground Quickly; Reprice Implications Vary

UMBS 2.5 coupons are down a quick 6 ticks (.19) but still positive on the day, trading an eighth of a point below 104. That's a good thing in the sense it keeps the range more stable between 103 and 104. There's some small chance it's a bad thing for a few lenders who continue to reprice based on MBS movements this small (it would normally be significant, but not in March 2020).

So what happened?

Nothing necessarily. 6 ticks can happen in the blink of an eye with very little provocation--especially during the times of day that fall in between Fed buying sessions. It could be as simple as a few inclined buyers calling it a day/week, or a few inclined sellers needing to move inventory before the end of the week and not wanting to wait for the Fed this afternoon.

In my view, anything over 104 is a good selling opportunity until the Fed shows us otherwise, and we really hope they don't (again, not because we don't like high MBS prices, but we'd prefer stability versus pricing being too high).



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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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