

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 Still Positive, But Off Highs; Reprice Risk?

2.5 UMBS were as high as 104-10 (104.31) at their best levels and were at 104-08 (104.25) a short while ago. They've since fallen to 104-04 (104.125).

In a more normal time (i.e. pre-coronavirus) this would be enough to mention negative reprice risk. I'm mentioning it here only because the modest weakness could combine with pipeline control motivations for a few lenders. In other words, those who were priced fairly well could be seeing enough volume to consider a pipeline control reprice, and the MBS weakness could help solidify the decision.

Risks are minimal to negligible for most lenders, but a few of the jumpier lenders could be considering it.

Here's the best way to use this alert: if you were already planning on locking today, it's looking like a better time to pull the trigger. If you weren't planning on locking today, we haven't seen enough of a shift to cause concern.



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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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