



## Rich E. Blanchard

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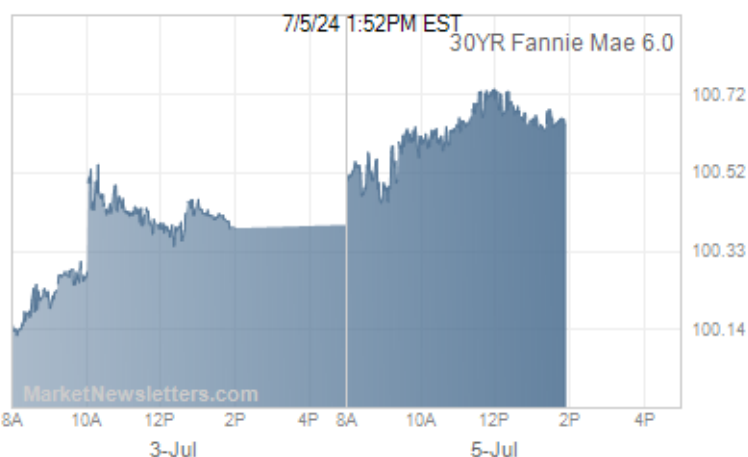
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## ALERT: Just a Bit More Weakness and a Bit More Reprice Risk

Not every lender will consider negative reprices this late in the day, but for those who do, there's the fresh new lows in UMBS 2.5 coupons! We're now down an eighth on the day and more than a quarter point from the highs of the day. Bonds have weakened in general this afternoon as stocks have rallied. MBS have weakened more due to a less favorable supply/demand environment without the Fed in play since 1:20pm.



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<http://housingnewsletters.com/richhomeloans>

## MBS & Treasury Market Data

	Price / Yield	Change
MBS UMBS 6.0	100.65	+0.27
MBS GNMA 6.0	100.82	+0.29
10 YR Treasury	4.2764	-0.0838
30 YR Treasury	4.4717	-0.0580

Pricing as of: 7/5 1:51PM EST

## Average Mortgage Rates

	Rate	Change	Points
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### Mortgage News Daily

30 Yr. Fixed	7.03%	-0.05	0.00
15 Yr. Fixed	6.44%	-0.01	0.00
30 Yr. FHA	6.50%	-0.05	0.00
30 Yr. Jumbo	7.24%	-0.01	0.00
5/1 ARM	7.05%	-0.02	0.00

### Freddie Mac

30 Yr. Fixed	6.95%	+0.09	0.00
15 Yr. Fixed	6.25%	+0.09	0.00

### Mortgage Bankers Assoc.

30 Yr. Fixed	7.03%	+0.09	0.62
15 Yr. Fixed	6.56%	+0.09	0.54
30 Yr. FHA	6.90%	+0.11	0.95
30 Yr. Jumbo	7.11%	-0.01	0.50
5/1 ARM	6.38%	+0.11	0.54

Rates as of: 7/5

## Expert Advice | Exceptional Service | Flawless Execution

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.

**Rich E. Blanchard**

