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UPDATE: Slightly Weaker This Afternoon; Reprice Risk Considerations

If we're only considering MBS prices and rate sheet print times, there isn't more than a lender or two out there that could justify a negative reprice right now. That said, both 2.0 and 2.5 UMBS 30yr coupons are at least an eighth of a point off their highs and Treasury yields look to have bottomed at noon sharp.

While we haven't necessarily seen a major reversal since then, bonds haven't seemed eager or willing to push the pace of improvement. For those of you who were already planning on locking today, this is a tough call. On one hand, there's still a possibility that you'll see a positive reprice. On the other hand, certain lenders are perhaps closer to considering negative reprices by the time they factor in new lock volume. This would become more of a risk if this trend of weakness continues into the afternoon.



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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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