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A Message from Matt Graham:

"Here come the reprices. (So yeah... whatever your lender quoted you yesterday probably doesn't exist today)"

ALERT: If you haven't seen a reprice yet, you probably will

Just in case it's not obvious from the past two alerts or the ongoing sell-off in bond markets, reprice risk is elevated. It's more elevated in the past few minutes as bond prices have plumbed new lows. Fannie 3.5s are now down half a point on the day at 102-06 and almost any lender is looking at a quarter point of weakness from rate sheet print times. For most, that's sufficient for reprices.



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MBS & Treasury Market Data

	Price / Yield	Change
MBS UMBS 6.0	100.35	-0.05
MBS GNMA 6.0	100.73	-0.04
10 YR Treasury	4.4458	+0.0235
30 YR Treasury	4.5840	+0.0230

Pricing as of: 5/20 5:32PM EST

Average Mortgage Rates

	Rate	Change	Points
Mortgage News Daily			
30 Yr. Fixed	7.10%	+0.01	0.00
15 Yr. Fixed	6.57%	+0.01	0.00
30 Yr. FHA	6.64%	+0.02	0.00
30 Yr. Jumbo	7.35%	0.00	0.00
5/1 ARM	7.30%	0.00	0.00
Freddie Mac			
30 Yr. Fixed	7.02%	-0.42	0.00
15 Yr. Fixed	6.28%	-0.48	0.00
Mortgage Bankers Assoc.			
30 Yr. Fixed	7.08%	-0.10	0.63
15 Yr. Fixed	6.61%	+0.01	0.65
30 Yr. FHA	6.89%	-0.03	0.94
30 Yr. Jumbo	7.22%	-0.09	0.58
5/1 ARM	6.56%	-0.04	0.66

Rates as of: 5/20