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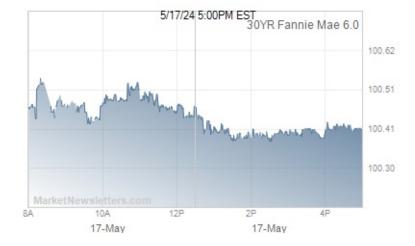
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ALERT: A Bit More Reprice Risk--Heavily Dependent on Rate Sheet Timing

This is mostly an addendum to the last alert, letting you know we've lost another few ticks, thus bringing a few more lenders into the position of considering negative reprices.

Keep in mind, some lenders will have already taken a majority of today's losses into account with their initial rate sheets. They are only seeing 3-4 ticks of weakness since rate sheet time--usually not enough for reprices.

Reprice risk would become a more widespread concern is we lost another 2-3 ticks from here.



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MBS & Treasury Market Data

	Price / Yield	Change
MBS UMBS 6.0	100.40	-0.15
MBS GNMA 6.0	100.78	+0.04
10 YR Treasury	4.4223	+0.0454
30 YR Treasury	4.5610	+0.0549
D		

Change

Points

Pricing as of: 5/17 5:59PM EST

Average Mortgage Rates

	Kate	Change	Points
Mortgage News	Daily		
30 Yr. Fixed	7.09%	+0.07	0.00
15 Yr. Fixed	6.56%	+0.03	0.00
30 Yr. FHA	6.62%	+0.07	0.00
30 Yr. Jumbo	7.35%	+0.04	0.00
5/1 ARM	7.30%	+0.06	0.00
Freddie Mac			
30 Yr. Fixed	7.02%	-0.42	0.00
15 Yr. Fixed	6.28%	-0.48	0.00
Mortgage Banke	rs 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: 5/17			

Rates as of: 5/17

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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.

Rich E. Blanchard



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