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ALERT: Negative Reprice Risk Increasing

A few big trades just came through the Treasury futures complex, signalling more potential leakage into the afternoon hours without support from European markets. 10yr yields are up to new highs at 2.39% and Fannie 3.5 MBS are down more than a quarter of a point on the day.

A few lenders are now seeing an eighth of a point in weakness since morning rate sheet print times. Even then, any lender who didn't make big adjustments to the day's first rate sheets is now potentially considering a reprice as the gravity of the general sell-off in bonds becomes more apparent. (In other words, it's not necessarily about the change in prices, because MBS are still in line with previous lows, which didn't result in reprices at the time, but the overall sell-off appears to be picking up steam considering the moves in Treasuries).



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MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.84	+0.02
10 YR Treasury	4.9032	-0.0267
30 YR Treasury	5.2708	-0.0374

Pricing as of: 11/2 9:07AM EST

Average Mortgage Rates

	Rate	Change	Points
Mortgage News Daily			
30YR Fixed	7.27%	-0.02	0.00
15YR Fixed	6.92%	-0.03	0.00
30YR FHA	6.90%	-0.01	0.00
30YR Jumbo	7.55%	0.00	0.00
7/6 SOFR	6.78%	-0.10	0.00
30YR VA	6.91%	-0.01	0.00
Freddie Mac			
30YR Fixed	7.24%	+1.03	0.00
15YR Fixed	6.60%	+1.13	0.00
Mortgage Bankers Assoc.			
30YR Fixed	7.37%	+0.25	0.76
15YR Fixed	6.70%	+0.27	0.85
30YR FHA	7.12%	+0.34	1.07
30YR Jumbo	7.28%	+0.13	0.64
7/6 SOFR	6.41%	+0.31	1.20

Rates as of: 10/30

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