


## Timothy Baron

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# ALERT: Negative Reprices Becoming a More Serious Threat

A few of the early/aggressive lenders have already repriced or are in the process.

10yr yields continue trending higher and are nearly up to 2.37 from 2.325 lows.

European markets are closed for the day, and had been a source of support in the morning hours.

Due to the combination of the above factors, it's likely that MBS will lose a bit more ground, and these next few ticks coincide with increased reprice risk for a wider variety of lenders. We're still not to "full-blown" levels, but reprices will likely affect more than a lender or two at this point.




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## MBS and Treasury

| | Price / Yield | Change |
|---|---|---|
| MBS UMBS 6.0 | 99.82 | +0.01 |
| 10 YR Treasury | 4.9073 | -0.0226 |
| 30 YR Treasury | 5.2730 | -0.0352 |

Pricing as of: 11/2 9:13AM 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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## Experienced. Trusted. Local.

The Arizona Loan Baron is at your service!

I would appreciate the opportunity to share with you my extensive mortgage lending experience. My client focused approach has allowed me to build long lasting relationships and partnerships throughout Arizona. I know this market. I live here and work here. Please allow me to be your mortgage lending partner.

**Timothy Baron** 

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