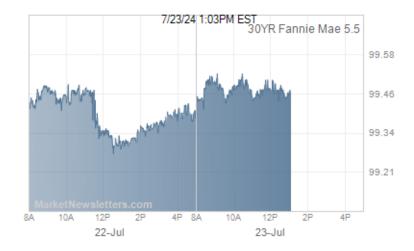## Jay Rodriguez

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ALERT: Now Entering Reprice Territory

- Fannie 3.0 -1 tick at 101-31
- 10yr yield pushing new highs at 1.934, up 1.9bps on the day
- Trend is not our friend

With Fannie 3.0s down 1 tick on the day and 4 ticks from a few lenders' rate sheet print times, we're now on the threshold of negative reprice risk. At current levels of weakness, we almost never see reprices from more than one or two lenders, but risks increase if we lose ground from here.

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http://mortgageratesupdate.com/jayrodriguez

MBS & Treasury Market Data

	Price / Yield	Change
MBS UMBS 5.5	99.46	+0.07
MBS GNMA 5.5	99.78	+0.00
10 YR Treasury	4.2286	-0.0239
30 YR Treasury	4.4552	-0.0173

Pricing as of: 7/23 1:03PM EST

Average Mortgage Rates

	Rate	Change	Points
Mortgage News Daily			
30 Yr. Fixed	6.87%	-0.02	0.00
15 Yr. Fixed	6.32%	-0.01	0.00
30 Yr. FHA	6.33%	0.00	0.00
30 Yr. Jumbo	7.05%	0.00	0.00
5/1 ARM	6.59%	+0.01	0.00
Freddie Mac			
30 Yr. Fixed	6.77%	-0.09	0.00
15 Yr. Fixed	6.05%	-0.11	0.00
Mortgage Bankers Assoc.			
30 Yr. Fixed	7.00%	-0.03	0.60
15 Yr. Fixed	6.63%	+0.07	0.61
30 Yr. FHA	6.87%	-0.03	0.92
30 Yr. Jumbo	7.13%	+0.02	0.38
5/1 ARM	6.22%	-0.16	0.60

Rates as of: 7/23

Choose the Right Independent Home Loan Expert

Your Trusted Nationwide Mortgage Advisor

With over a decade of experience, Jay Rodriguez is your go-to mortgage broker. Originally from Southern California, Jay has 13 state licenses and a deep understanding of the mortgage landscape. Whether you're in Texas or beyond, his commitment to personalized service, competitive rates, and on-time closings sets him apart. First-time buyers, refinancers, and investors alike benefit from his expertise. Contact Jay today to turn your homeownership dreams into reality!

Jay Rodriguez