MONEY HOUSE

Chris Munson
SVP and Managing Director US Sales and Operations, The Moneyhouse
NMLS #169716
8751 Commodity Circl Ste 17 Orlando, FL 32819

Office: 407-255-2047
Mobile: 704-957-5053
cmunson@moneyhouseus.com

ALERT: If You Were Planning on Locking Before The Fed, Now's The Time

The average lender hasn't seen even an eighth of a point of weakness from morning rate sheet print times. In fact, with highs around 103-09 and lows around 103-06 in Fannie 3.5 MBS, no one is seeing that unless they're looking at several outlying trades. Even then, that would merely be the threshold of negative reprice risk for the jumpiest lenders.

We're merely sending this alert because if you're planning on locking before tomorrow's FOMC Announcement, now's the time. Otherwise, there's nothing new and sinister going on in bond markets that should shake your resolve (assuming you'd mustered the resolve to float through 2-2:30pm tomorrow already!).



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MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.82	+0.01
10 YR Treasury	4.9063	-0.0236
30 YR Treasury	5.2730	-0.0352

Pricing as of: 11/2 8:50AM 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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Our Goal is to help our Wholesale Partners grow their business.

Let our highly experienced reverse mortgage team help your company grow its HECM business.

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EQUAL HOUSING OPPORTUNITY

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