

# MBS & TREASURY MARKETS

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## **ALERT:** MBS at Lows, Down an Eighth from AM Highs

While there were technically a few MBS bids that suggest a 5 tick (.16) gap, the modal high is exactly an eighth of a point above current levels in 5.5 UMBS. This leaves the jumpiest lenders right on the doorstep of considering a negative reprice.

While odds are highly variable in these situations, the best way to use this alert would simply be to lock if you were already planning on locking today and had just been holding out for any potential improvements. It's now looking fairly safe to say you won't see those improvements.

### Zeidy Garcia

Mortgage Broker,  
Transparent Mortgage  
Lending Inc.

<https://tmlpros.com>

**P:** (352) 263-3062

**M:** (954) 683-4467

zeidy@tmlpros.com

12 Linder Circle  
Homosassa FL 34446

1404262

1753817

