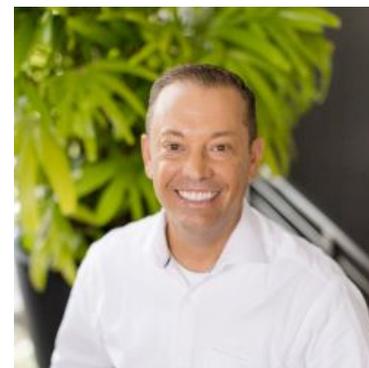


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ALERT: Down an Eighth From AM Highs

Selling has been steady, and there are no new market movers causing additional selling, but the gradual decline now brings 5.0 UMBS down an eighth of a point from AM highs. Those highs coincided with some lenders' rate sheet print times. Technically, this is the threshold scenario for negative repricing risk, but most lenders tend to price more conservatively on a day like today (which could limit some of the repricing risk we'd typically see in this situation).



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