# MBS & TREASURY MARKETS

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**A message from Marc Erickson:**

***For informational purposes only. This is not a commitment to lend or extend credit.*** *Information and/or dates are subject to change without notice. All loans are subject to credit approval. Rates vary based upon market conditions and borrower qualification.*

## ALERT: Down Just Over an Eighth From The Highs

Bonds hit their highs just after 10am this morning and have been selling slowly since then. The last few minutes bring 5.0 UMBS down 5 ticks (.16) versus those highs. The catch is that "just after 10am" is on the later side of the normal morning price window for lenders.

Bottom line: lenders who printed their first rate sheet well after 10am could technically justify a small reprice. Lenders who priced at 10am (or earlier) still haven't seen meaningful deterioration from their rate sheet print times.


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