A message from Sylvia Sanders:

Rates aren't one-size-fits-all.

National averages don't account for your credit profile, goals, or loan options. By working with a broker who partners with **100+ lenders**, you gain access to broader pricing — often more competitive than advertised averages.

? **Let's review your options together.**

ALERT: MBS Down an Eighth

Bonds have been selling slowly and steadily for the past few hours despite the stronger start. UMBS 5.5 coupons just now ticked down an eighth of a point on the day. Incidentally, this is also an eighth of a point below early lenders' rate sheet print times. As such, this could be considered the threshold of negative reprice risk for the jumpier lenders. The average lender would need to see a few more ticks of weakness before considering reprices.

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