A message from Tan & Samantha Tunador:

If you are ready to explore homeownership, lets open up a conversation to help you navigate the best route for you with down payment & monthly payment options. Finance programs are unique like you and one size does not fit all. The next step is a simple online application so that we can get you preapproved and ready to look for the perfect home. Unlike shopping for a car or rental applications, the credit pull to buy a home is not a derogatory. Homeownership and wealth building is the goal for all. Would you like to schedule time to chat? If you are a Realtor, would you like this calculator co-branded?

ALERT: MBS Down an Eighth From Some Lenders' Rate Sheet Times

More of a heads-up alert than a dire warning.

Bonds have been selling slowly and steadily this morning. Just now, MBS hit levels that are an eighth of a point below some lenders' rate sheet print times. This could be considered the early threshold of negative reprice risk for the jumpiest lenders.

At the same time, Treasury yields look like they may be thinking about bouncing lower.

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