ALERT: The First and Last Alert

Markets close in 2 hours. Rate sheets were conservative. You might not see any negative reprices.

That said, MBS are an eighth of a point below some lenders' rate sheet print times. There's a small chance that those lenders could consider negative reprices.

Bottom line: if you were already planning on locking today, there's no sense in waiting. Otherwise, we're just seeing typical Thanksgiving week volatility play out.

MONEYHOUSE

Chris Munson
SVP and Managing Director
US Sales and Operations,
The Money House
P: (407) 255-2047
M: (704) 957-5053
8751 Commodity Circle Ste 17
Orlando Fl 32819

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