**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: 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.



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