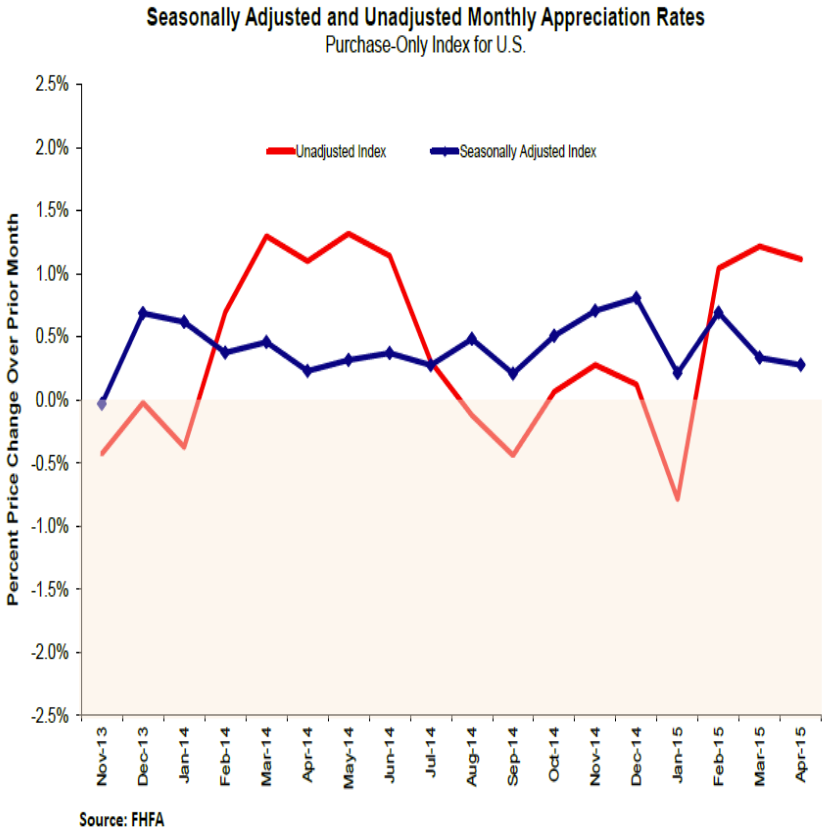


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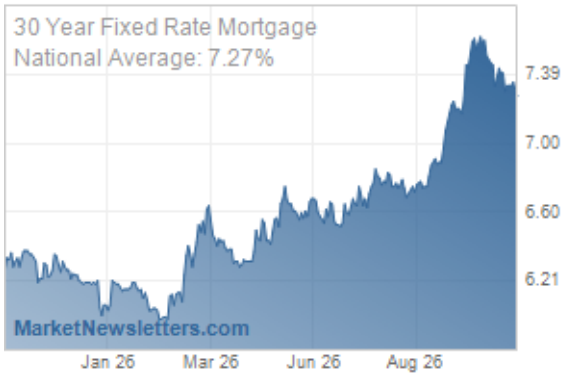
FHFA Reports Respectable April Home Price Increases

Prices across the U.S. **rose** 0.3 percent on a seasonally adjusted basis in April compared to March the Federal Housing Finance Agency (FHFA) said today. On an annual basis prices were up 5.3 percent. FHFA's House Price Index (HPI) is calculated using home sales price information from mortgages sold to or guaranteed by Fannie Mae and Freddie Mac. The increase reported earlier for March was **not revised**, remaining at 0.3 percent as well.



The U.S. HPI is currently 221.7 based on an index that was normalized to 100 in the first quarter of 1991. The U.S. index is **2.3 percent** below its March 2007 peak and is roughly the same as the February 2006 index level.

National Average Mortgage Rates



Mortgage News Daily	Rate	Change	Points
30YR Fixed	7.27%	-0.02	0.00
15YR Fixed	6.92%	-0.03	0.00
30YR FHA	6.90%	-0.01	0.00
30YR Jumbo	7.55%	0.00	0.00
7/6 SOFR	6.78%	-0.10	0.00
30YR VA	6.91%	-0.01	0.00

Rates as of: 10/30

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.81	-0.02
10 YR Treasury	4.9299	+0.0084
30 YR Treasury	5.3082	+0.0081

Pricing as of: 10/30 5:59PM EST

Recent Housing Data

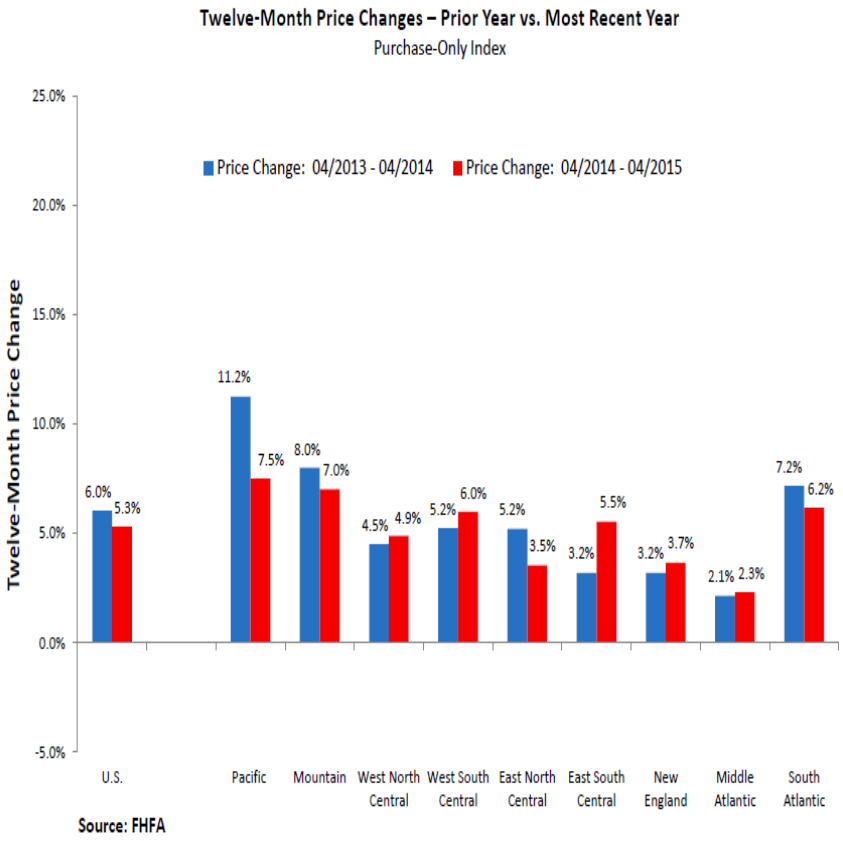
		Value	Change
Mortgage Apps	Oct 21	195	+3.39%
Building Permits	Sep	1.4M	+0.43%
Housing Starts	Sep	1.22M	-4.24%
New Home Sales	Sep	676K	-1.17%
Pending Home Sales	Aug	71.2	0%
Existing Home Sales	Oct	3.99M	+0.25%
Builder Confidence	Oct	29	-9.38%

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Prices increased in **six of the nine census divisions** during the month. The Mountain division was unchanged and the Middle Atlantic and East North Central divisions were down 0.3 and 0.8 percent respectively. Increases in the other divisions ranged from 0.2 percent in the West South Central division to 1.4 percent in the West North Central division.



Year-over-year changes in the divisions were **all positive**, ranging from 2.3 percent in the Middle Atlantic to 7.5 percent in the Pacific Division.

Like the Case-Shiller indices which will be out next week the FHFA report lags by two months and thus does not reflect recent strong activity in the housing sector. Bloomberg called the FHFA numbers respectable not unspectacular.

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