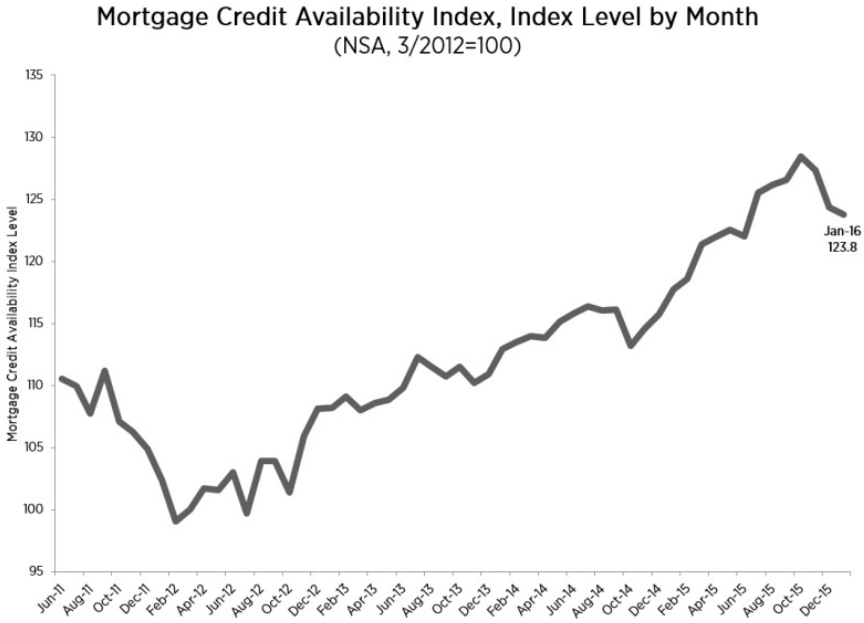


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MBA Reports Third Month of Credit Access Declines

Credit available was apparently **slightly lower** in January than in February, the third straight month that the Mortgage Bankers Associations' (MBA's) measure of that access has declined. The MBA said its Mortgage Credit Availability Index (MCAI) decreased by 0.4 percent to 123.8 in January. A decline in the index indicates that lending standards are tightening, while increases are indicative of loosening credit.



The Index, which was benchmarked to 100 in March 2012, peaked at a post crisis high of 128.4 in October of last year and have dropped every month since although the December change was attributed largely to technical reasons. **Two of the four** component indices were also lower this month; the Conforming MCAI was down 1.5 percent and the Government MCAI dipped 0.8 percent. The Conventional MCAI was unchanged while the Jumbo index increased 0.2 percent from December.

Lynn Fisher, MBA's Vice President of Research and Economics explained that the lower index reading was driven by a **decline in some FHA** and conventional offerings. "These declines in the MCAI were only partially

National Average Mortgage Rates



Mortgage News Daily	Rate	Change	Points
30YR Fixed	7.30%	+0.12	0.00
15YR Fixed	6.92%	+0.09	0.00
30YR FHA	6.89%	+0.07	0.00
30YR Jumbo	7.40%	+0.03	0.00
7/6 SOFR	6.80%	+0.31	0.00
30YR VA	6.90%	+0.07	0.00

Rates as of: 11/10

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.43	-0.62
10 YR Treasury	4.9860	+0.0952
30 YR Treasury	5.3557	+0.0737

Pricing as of: 11/10 5:59PM EST

Recent Housing Data

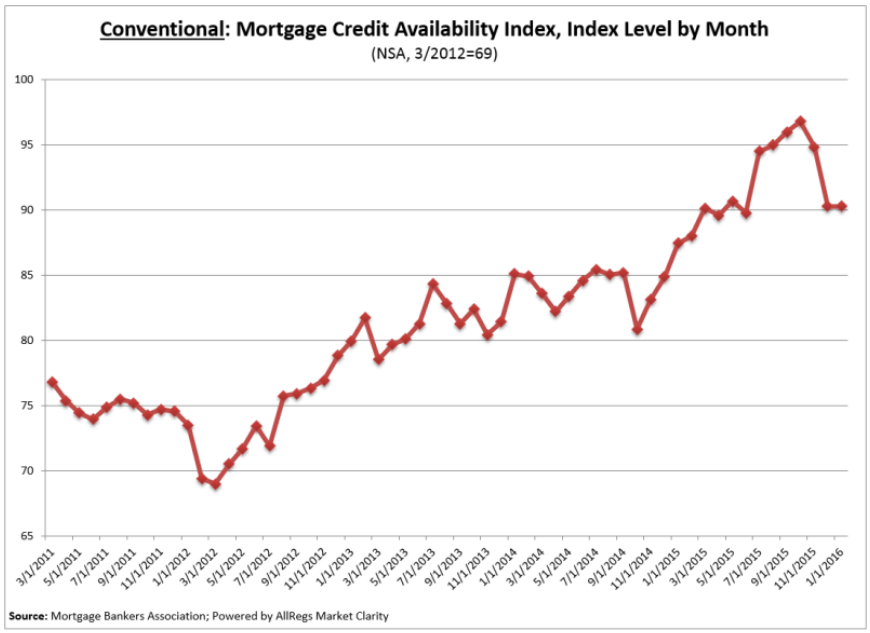
		Value	Change
Mortgage Apps	Oct 28	192.6	-1.23%
Building Permits	Sep	1.4M	+0.43%
Housing Starts	Sep	1.22M	-4.24%
New Home Sales	Sep	676K	-1.17%
Pending Home Sales	Aug	71.2	0%
Existing Home Sales	Oct	3.99M	+0.25%
Builder Confidence	Oct	29	-9.38%

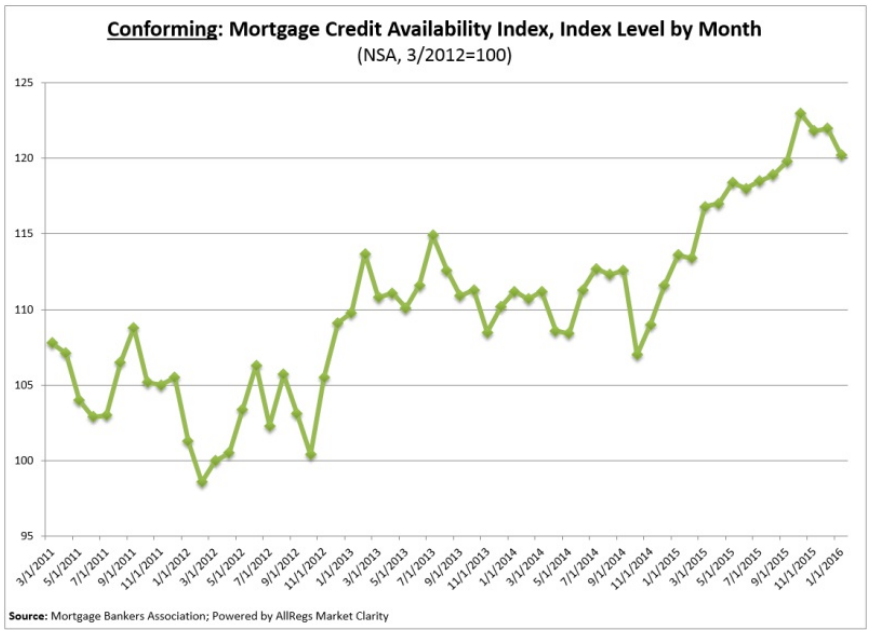
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offset by loosening among adjustable rate mortgage (ARM) and jumbo lending programs," he said.

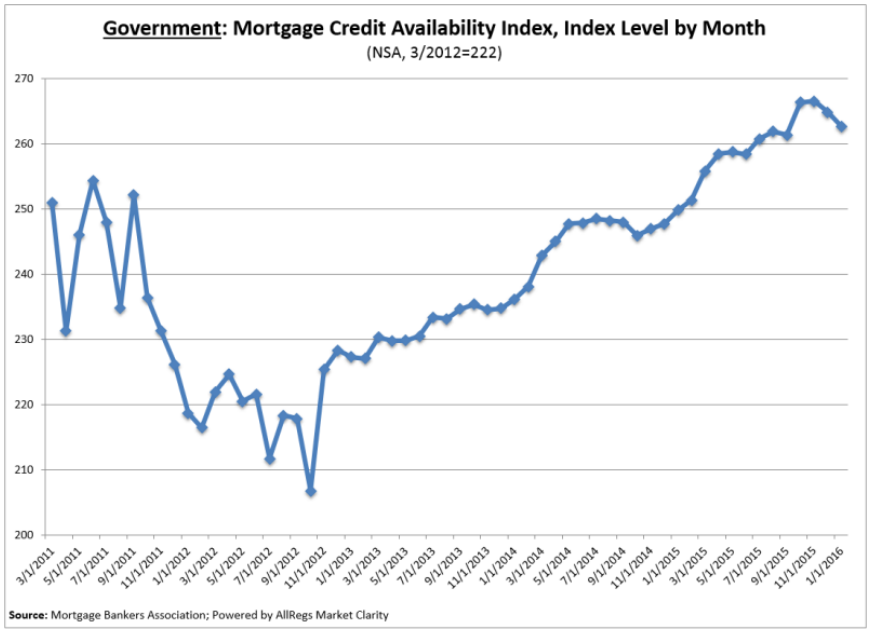


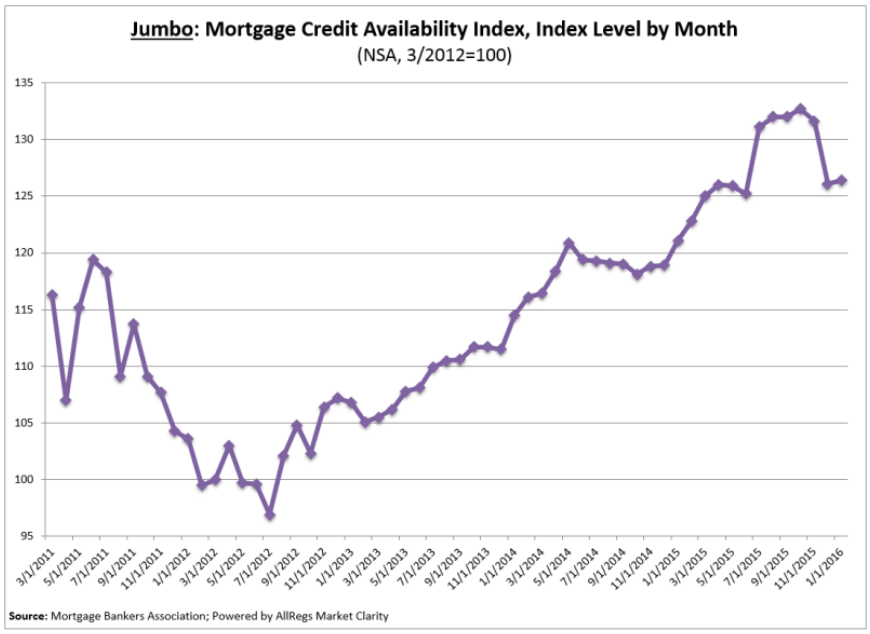


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The MCAI is calculated using several factors related to borrower eligibility (credit score, loan type, loan-to-value ratio, etc.). These metrics and underwriting criteria for over 95 lenders/investors are combined by MBA using data made available via *Ellie Mae's* AllRegs® Market Clarity® product and a proprietary formula derived by MBA to calculate the MCAI, a summary measure which indicates the availability of mortgage credit at a point in time. The Conventional, Government, Conforming, and Jumbo MCAIs are constructed using the same methodology as the Total MCAI and are designed to show relative credit risk/availability for their respective index. Base period and values for total index is March 31, 2012=100; Conventional March 31, 2012=69; Government March 31, 2012=222.

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Expert Advice | Exceptional Service | Flawless Execution

With 27+ years of expertise in mortgage banking you can be confident in my knowledge and abilities to deliver a seamless loan transaction while providing personalized service.

Rich E. Blanchard 

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