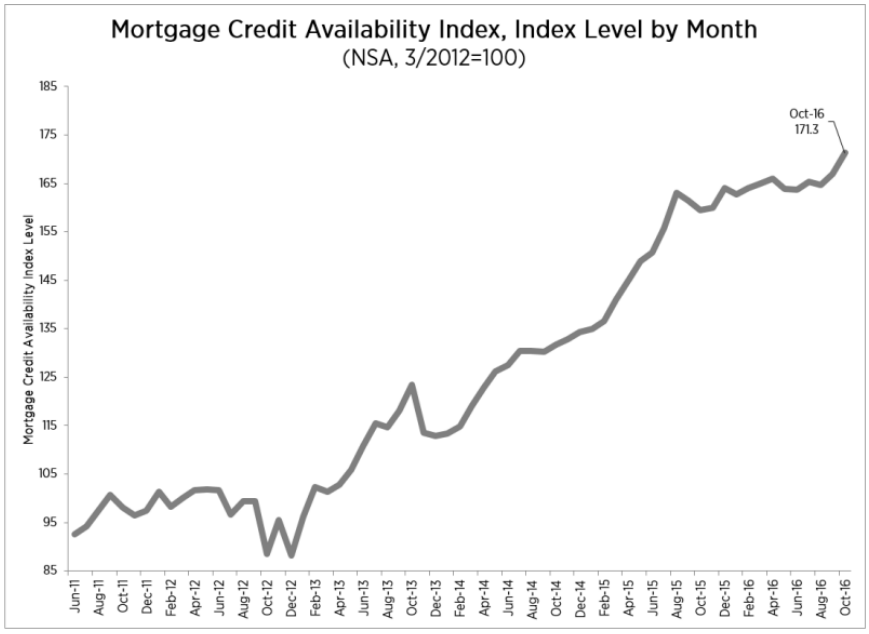


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Mortgage Credit Availability Index Sets New High

Several positive factors contributed to a rise in the Mortgage Bankers Association's (MBA's) Mortgage Credit Availability Index in October. MBA's Vice President of Research and Economics, Lynn Fisher explained, "The index was pushed up by an increase in the number of investors as well as an uptick in the availability of **jumbo and high balance** loan programs. We are also seeing greater availability of conventional conforming loan programs that are designed to provide home ownership to a greater number of consumers."



The MCAI increased by 2.6 percent to 171.3 in October. Of the four component indices the greatest increase was in the Jumbo MCAI which rose by 5.8 percent. The **Conventional** MACI increased 4.0 percent, followed by the **Conforming** and the **Government** indices up 2.2 percent and 1.6 percent respectively.

A decline in the MCAI indicates that lending standards are tightening, while increases in the index are indicative of loosening credit. The MCAI is calculated using several factors related to borrower eligibility (credit score, loan type, loan-to-value ratio, etc.). Base period and values for total index is

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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March 31, 2012=100; Conventional March 31, 2012=73.5; Government March 31, 2012=183.5.

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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