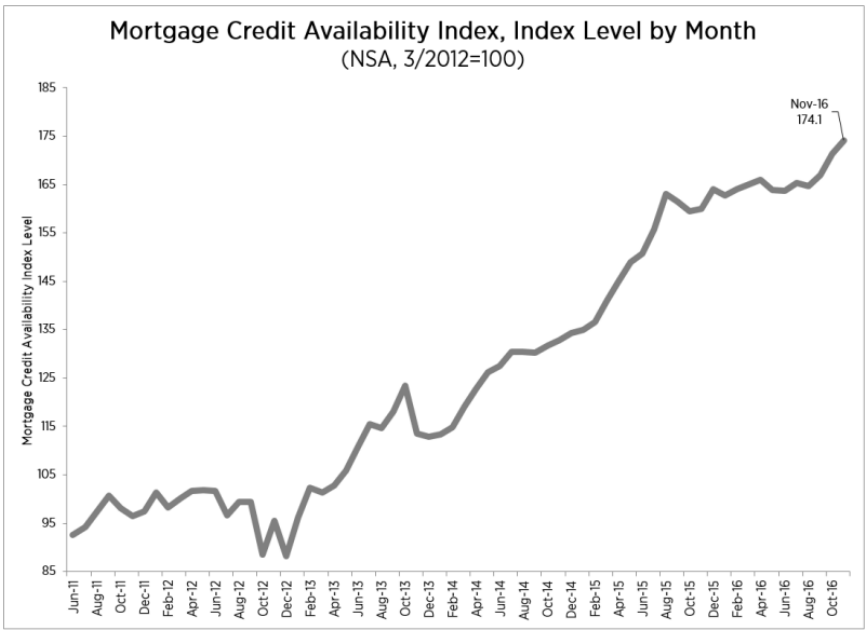


Rich E. Blanchard
Managing Director, RICH Home Loans LLC
NMLS: 492461
1550 Wewatta St., 2nd Floor Denver, CO 80202

Office: 720.619.9900
Mobile: 303.328.7047
richblanchard@richhomeloans.com
View My Website

Mortgage Credit Availability Continues to Improve

Access to mortgage credit continued its recent **upward trend** in November. The Mortgage Bankers Association said on Monday that its Mortgage Credit Availability Index (MCAI), increased by 1.6 percent from October to 174.1. A decline in the MCAI indicates that lending standards are tightening, while increases in the index are indicative of loosening credit.



Lynn Fisher, MBA's Vice President of Research and Economics said of the index, "Mortgage credit availability increased for the third consecutive month in November, driven by increased availability of **conventional low down payment and streamlined** refinance loan programs."

Of the four component indices, the **Conforming** MCAI saw the greatest increase in availability over the month (up 2.2 percent), followed by the **Government** MCAI (up 1.8 percent), the **Conventional** MCAI (up 1.5 percent), and the Jumbo MCAI (up 0.8 percent).

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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The MCAI analyzes data from Ellie Mae's AllRegs® Market Clarity® business information tool. The index was benchmarked to 100 in March 2012. The Conforming and Jumbo indices have the same "base" level as the MCAI and now stand at approximately* 93 and 220 respectively. MBA says it used that same date to calibrate the other two indices "to better represent where each index might fall in 2012" and set those bases at 73.5 for Conventional loans and 183.5 for Government loans. The indices for those are now at 95 and 425 respectively.

*MBA does not provide absolute numbers for the sub-indices. Approximations of their current levels are derived from graphs in its press release.

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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