

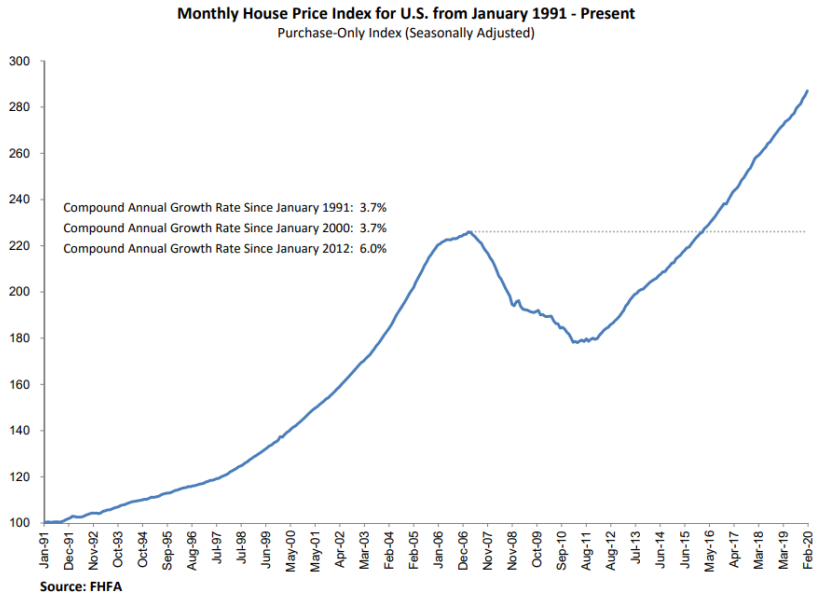
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February Home Prices Stay Their Course, Increase 5.7% Annually

House price growth **continued to accelerate through February** on the Federal Housing Finance Agency's (FHFA's) Housing Price Index with the U.S. index posting a monthly gain of 0.7 percent in February. The January increase was originally reported as 0.3 percent, a sharp decline compared to the previous months, but that estimate has now been revised to 0.5 percent

The annual increase in February was 5.7 percent. The year-over-year appreciation in January was 5.3 percent.



All changes from January in the nine census divisions were positive, ranging from 0.3 percent in the West South Central division to 1.2 percent in the Middle Atlantic division. The year-over-year changes were positive as well and ranged from 4.2 percent in the West South Central division to 8.1 percent in the Mountain division.

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

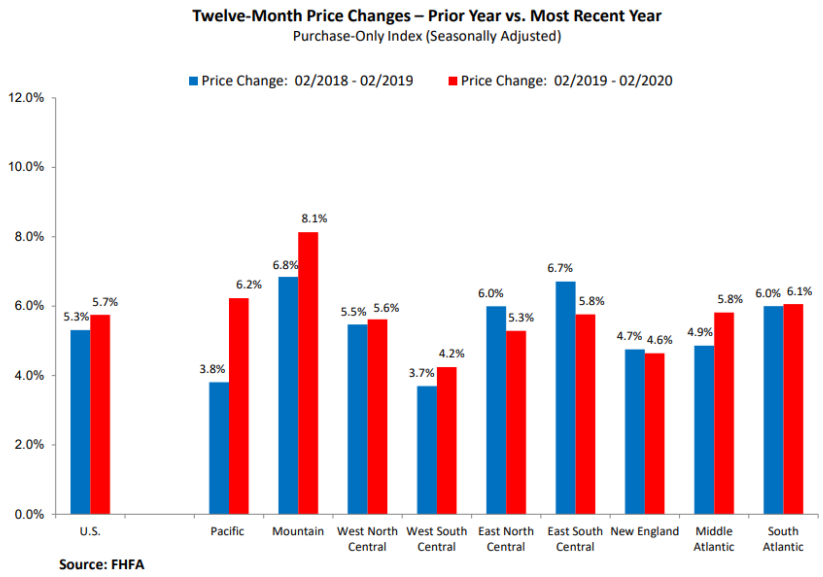
Recent Housing Data

		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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"U.S. house prices posted a strong increase in February," according to Dr. Lynn Fisher, Deputy Director of the Division of Research and Statistics at FHFA. "**The growth in home prices coincides with other data showing robust housing market activity in early 2020 preceding the current crisis.** House prices had positive monthly gains in every census division. Transactions still do not reflect much, if any, influence from the COVID-19 outbreak as of February."

FHFA's House Price Index is based on the sales prices of homes purchased with Fannie Mae or Freddie Mac financing. The index was benchmarked at 100 in January 1991. The current reading is 287.0.

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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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