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Mortgage Market Shows Resilience, Refis Continue to Dominate Freddie's Volume

Freddie Mac reported this week that its **total mortgage portfolio increased at an annualized rate of 9.2 percent in March, up from a 5.5 percent gain in February.** The portfolio balance at the end of the period was $2.368 trillion compared to $2.350 trillion at the end of February and $2.204 trillion a year earlier. The growth rate for the year to date is 6.4 percent.

Purchases and Issuances totaled $58.830 billion and Sales were ($3.165) billion. The February numbers were $46.054 billion and ($1.041) billion, respectively.

Single-family refinance loan purchase and guarantee volume was $33.300 billion in March compared to $23.800 billion in February and **representing a 63 percent share of total single-family mortgage portfolio purchases** and issuances compared to 59 percent the previous month.

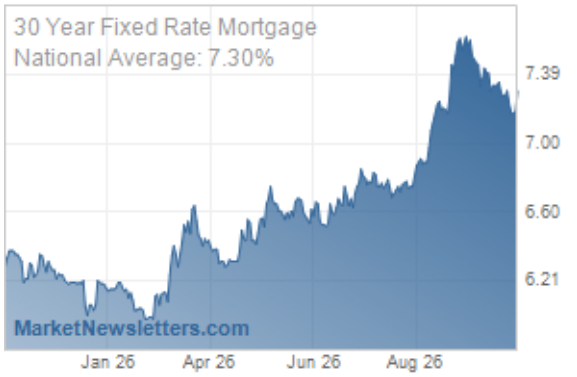
Purchases in Freddie Mac's Mortgage Related Investments Portfolio totaled $41.227 billion for the month compared to $29.864 billion in February. Liquidations were ($2.238) billion and ($2.547) billion for March and February respectively and Sales for the two periods were ($29.987) and ($27.297) billion. The ending balance in the portfolio was $211.'97 billion, up from 202.195 billion in February.

The Mortgage Related Investments Portfolio's eked out a positive annual growth rate of 53.4 percent in March, the largest since December. Growth was negative in ten of the prior 12 months. The annualized growth in March 2019 was (1.1) percent.

The ending balance of the Mortgage Related Investments Portfolio was composed of $115.450 billion in Mortgage Related Securities, Mortgage Loans valued at $85.450 billion, Non-Agency, non-Freddie Mac Mortgage-Related Securities at $1.553 billion; and Agency non-Freddie Mac Mortgage related securities of $8.744 billion. Mortgage related securities and other guarantee commitments increased at an annualized rate of 5.5 percent compared to 5.1 percent the previous month.

Freddie Mac's **single-family delinquency rate was 0.60 in March, unchanged for the third straight month and a decline of 7 basis points on an annual basis.** The rate for credit-enhanced Primary Mortgage Insurance loans remain at 0.77 percent and the non-credit portion at 0.67 percent. The multi-family delinquency rate was 0.08 percent, unchanged from January and February,

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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but up 5 basis points year-over year.

Freddie Mac said the measure of its exposure to changes in portfolio value averaged $150 million in March. In February it was $25 million.

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.

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