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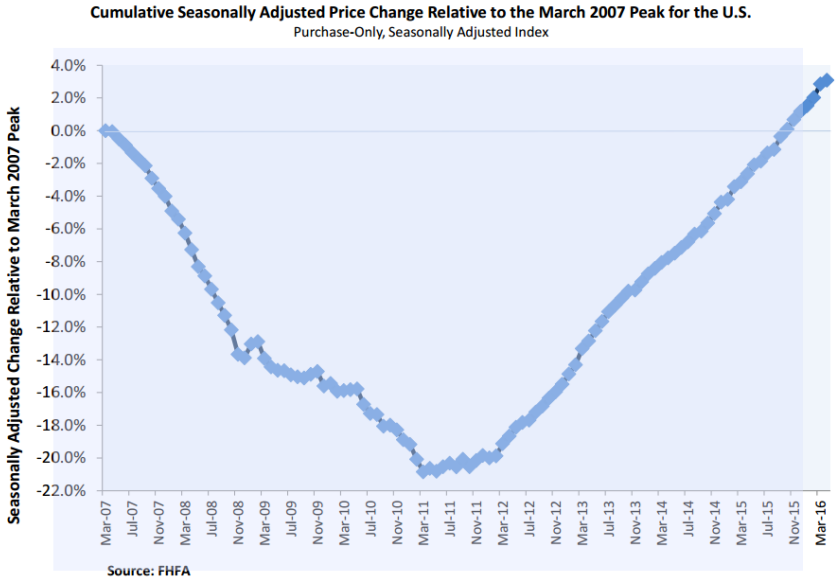
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Price Gains Pull Back on FHFA Index

The pace of home price increases, at least for purchases financed by Fannie Mae and Freddie Mac, slowed in April, falling below **even the most modest** of analysts' projections. The Federal Housing Finance Agency (FHFA) reports that prices rose 0.2 percent on a seasonally adjusted basis from the previous month. In March the increase was 0.8 percent, revised upward today from an originally reported 0.7 percent.

Analysts survey by Econoday had anticipated a month-over-month increase for April of 0.6 percent. The range of estimates was 0.5 to 0.8.

On an annual basis the index **appreciated 5.9 percent**, down from an annual gain of 6.1 percent in March. Since October 2015, the national house price index level has surpassed the prior peak level from March 2007.



For the nine census divisions, seasonally adjusted monthly price changes from March 2016 to April 2016 ranged from **-0.7 percent** in the Middle Atlantic division to **+1.4 percent** in the New England division. The 12-month changes were all positive, ranging from **+1.7 percent** in the Middle Atlantic division to **+8.6 percent** in the Pacific 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

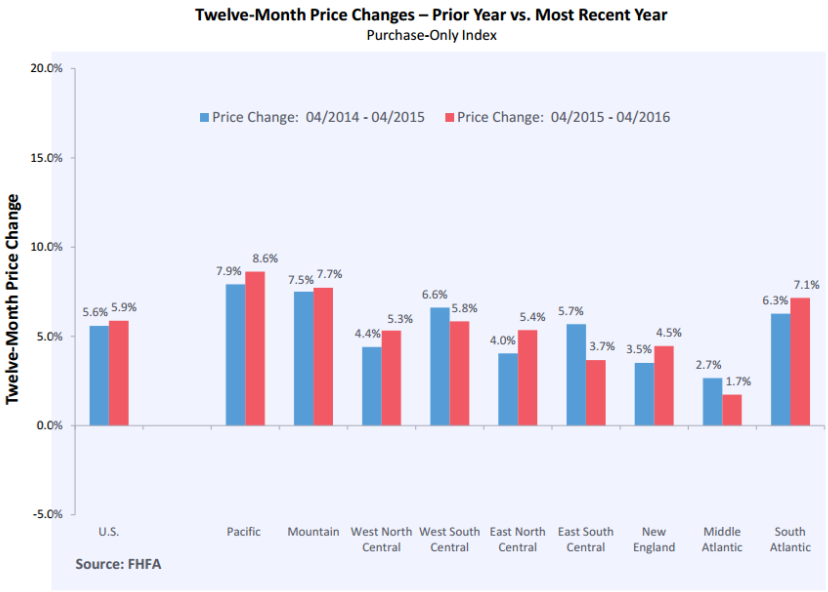
Recent Housing Data

		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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FHFA's HPI is calculated using home sale price information from mortgages sold to or guaranteed by the government sponsored enterprises (GSEs). The index was benchmarked to 100 in January 1991 and currently stands at 238.8 for the U.S. as a whole.

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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