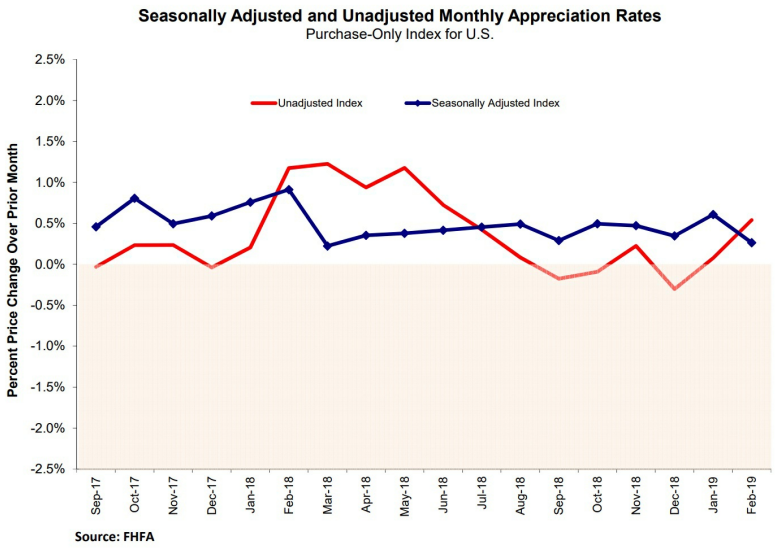


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Home Price Appreciation Hit the Brakes in February per FHFA

The pace of **home price appreciation slowed notably in February**, at least as reflected in the Federal Housing Finance Agency's (FHFA's) House Price Index (HPI). The index, which is calculated using home sales information from mortgages sold to or guaranteed by the GSEs Fannie Mae and Freddie Mac, rose 0.3 percent from January to February and was up 4.9 percent on an annual basis.



FHFA's index stood out in January when it jumped 0.6 percent from its December level and had a 5.6 percent increase compared to January 2018. Price indices for the month released by other entities had showed considerable slowing; most had monthly appreciation of 0.1-0.2 percent and annual changes in the 4 percent range.

Analysts had anticipated a retreat from the January pace. Those polled by *Econoday* had forecast an 0.4 percent month-over-month increase.

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

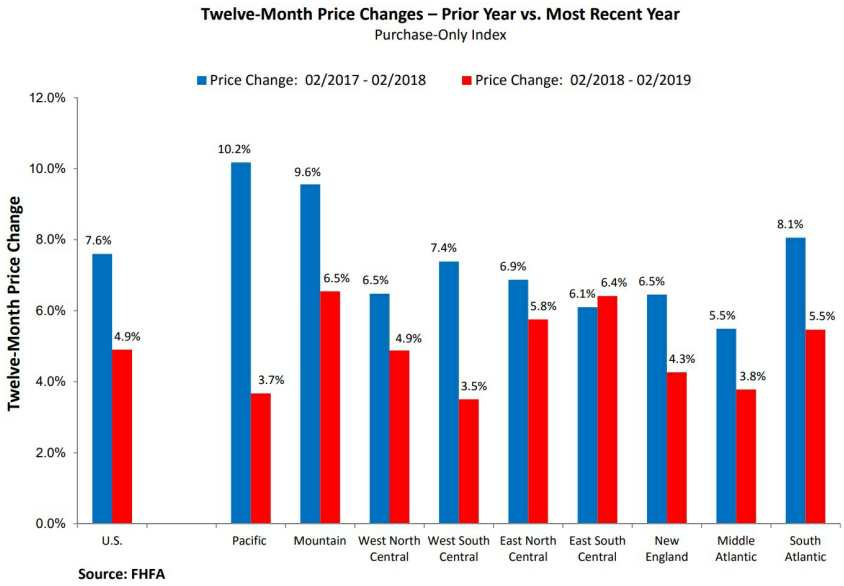
		Value	Change
Mortgage Apps	Oct 28	192.6	-1.23%
Building Permits	Sep	1.4M	+0.43%
Housing Starts	Sep	1.22M	-4.24%
New Home Sales	Sep	676K	-1.17%
Pending Home Sales	Aug	71.2	0%
Existing Home Sales	Oct	3.99M	+0.25%
Builder Confidence	Oct	29	-9.38%

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Of the nine census divisions, two saw price declines. The HPI in the **Middle Atlantic division dropped 1.2 percent** and the previously hot **Mountain division saw prices fell 0.5 percent.** The 12-month changes were all positive, ranging from 3.5 percent in the West South Central division to 6.5 percent in the Mountain division. Eight of the nine divisions posted smaller annual price gains in February than they did in February 2018; several rates were cut by more than half. The exception was the East South Central Division where the annual rate increased from 6.1 percent to 6.4 percent.



The FHFA HPI was indexed to 100 in January 1991. The current national index stands at 272.8.

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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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