

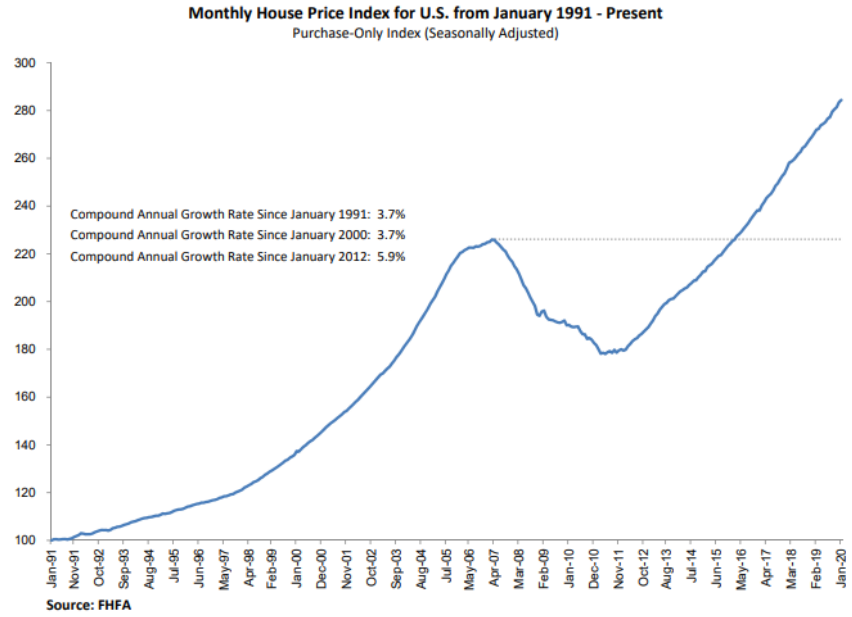
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Annual Home Price Gains Up 5.2% in January

The pace of annual price increases ticked slightly higher in January according to Federal Housing Finance Agency (FHFA) House Price Index (HPI). The index, which had marked a 5.1 percent year-over-year gain, in December, **rose by 5.2 percent in January.**

The monthly increase was down significantly, however. While the original December increase of 0.6 percent was revised to 0.7 percent, the **December to January appreciation was only 0.3 percent.**



Compared to December, prices declined in two of the nine census divisions. Prices **ticked down 0.2 percent in the Mountain** division and 0.1 percent in the West North Central. **The highest increase, 0.7 percent, was in the South Atlantic** followed by the Pacific division at 0.5 percent.

Price appreciation was positive on an annual basis in all regions, led by the South Atlantic at 6.4 percent. The Middle Atlantic division had the smallest gain at 4.1 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

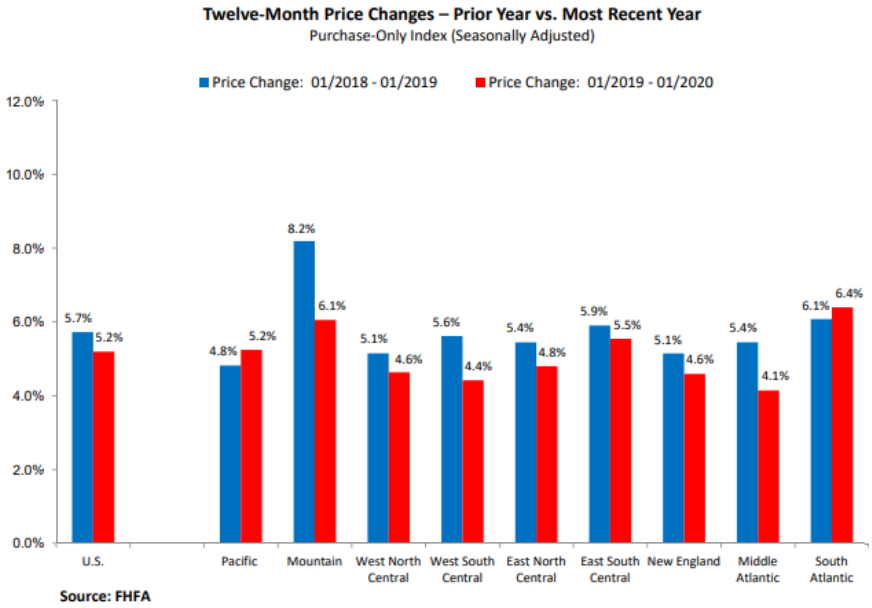
		Value	Change
Mortgage Apps	Oct 28	192.6	-1.23%
Building Permits	Sep	1.4M	+0.43%
Housing Starts	Sep	1.22M	-4.24%
New Home Sales	Sep	676K	-1.17%
Pending Home Sales	Aug	71.2	0%
Existing Home Sales	Oct	3.99M	+0.25%
Builder Confidence	Oct	29	-9.38%

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"U.S. house prices continued to increase at a moderate pace in January," according to Dr. Lynn Fisher, Deputy Director of the Division of Research and Statistics at FHFA. "Transactions in January were unlikely to reflect much, if any, influence from the COVID-19 outbreak. House prices in the Pacific and South Atlantic regions grew somewhat faster over the year ending in January 2020 than observed the same time a year ago."



FHFA reports prices based on purchase mortgages acquired by the GSEs Fannie Mae and Freddie Mac. The HPI was benchmarked to 100 in January 1991. The January 2020 reading was 284.4.

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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