MONEY HOUSE

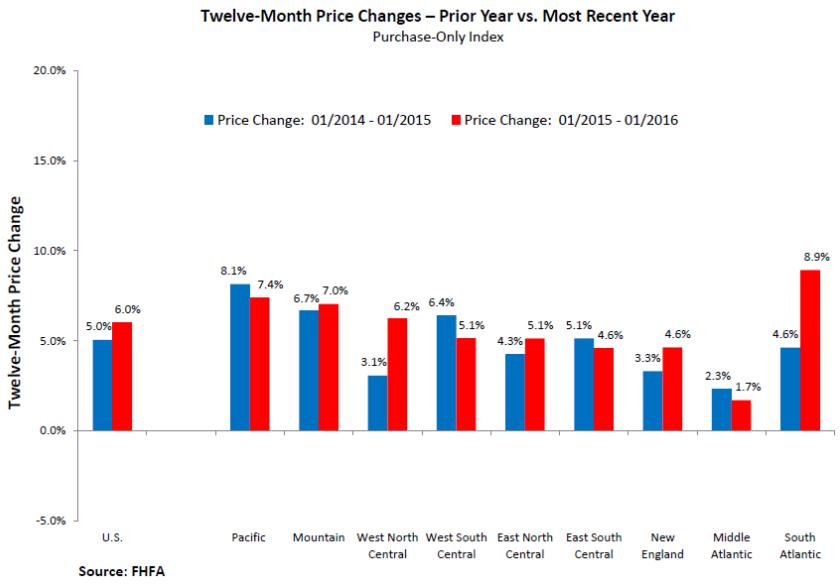
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FHFA House Price Gains Accelerate

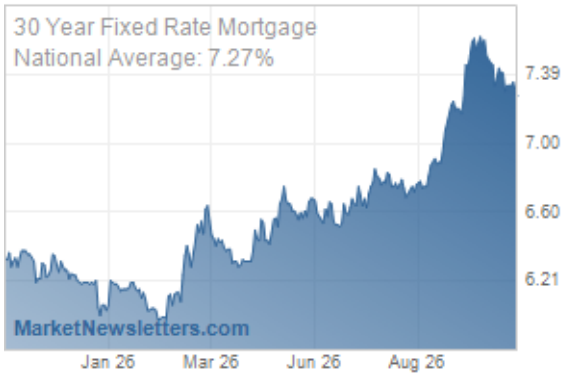
After a revision to previously reported December numbers the Federal Housing Finance Agency's (FHFA's) House Price Index (HPI) has now risen by **one-half percentage point** for two straight months. FHFA said the index for December was raised from a 0.4 percent month-over-month gain to 0.5 percent and the January increase was the same.

FHFA calculates its HPI using home sales price information from mortgages sold to or guaranteed by Freddie Mac and Fannie Mae. The Index increased from December to January in **eight of the nine census regions** with only the Middle Atlantic division (New York, New Jersey, Pennsylvania) decreasing, and that by a slight 0.1 percent. The largest increase was in the South Atlantic divisions (coastal states from Delaware to Florida) where prices jumped by 1.7 percent.



On an **annual basis** there was an increase in the HPI of **6.0 percent** nationwide, an acceleration from the 5.8 percent year-over-year increase reported for December. On a divisional basis the changes were all positive ranging from 1.7 percent in the Middle Atlantic division to 8.9 percent in the South Atlantic.

National Average Mortgage Rates



Mortgage News Daily	Rate	Change	Points
30YR Fixed	7.27%	-0.02	0.00
15YR Fixed	6.92%	-0.03	0.00
30YR FHA	6.90%	-0.01	0.00
30YR Jumbo	7.55%	0.00	0.00
7/6 SOFR	6.78%	-0.10	0.00
30YR VA	6.91%	-0.01	0.00

Rates as of: 10/30

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.81	-0.01
10 YR Treasury	4.9197	-0.0102
30 YR Treasury	5.2852	-0.0230

Pricing as of: 11/2 8:00AM EST

Recent Housing Data

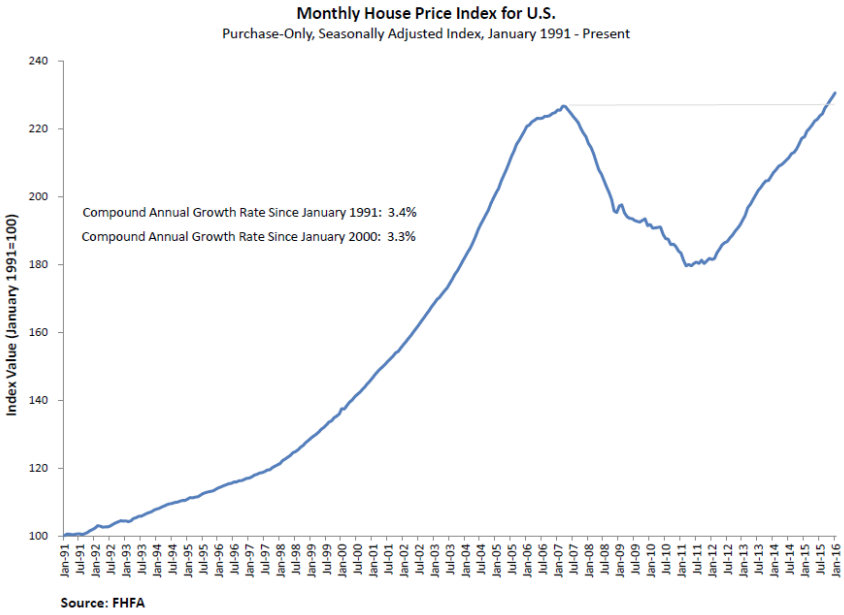
		Value	Change
Mortgage Apps	Oct 21	195	+3.39%
Building Permits	Sep	1.4M	+0.43%
Housing Starts	Sep	1.22M	-4.24%
New Home Sales	Sep	676K	-1.17%
Pending Home Sales	Aug	71.2	0%
Existing Home Sales	Oct	3.99M	+0.25%
Builder Confidence	Oct	29	-9.38%

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FHFA's HPI was benchmarked at 100 in January 1991 and the national purchase-only index was at 230.7 in January, higher than at the pre-recession peak in 2007.



Our Goal is to help our Wholesale Partners grow their business.

Let our highly experienced reverse mortgage team help your company grow its HECM business.

Chris Munson

EQUAL HOUSING OPPORTUNITY

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