MONEY HOUSE

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2015 Cash Sale Share Lowest in 8 Years

The past year closed out with the **lowest level of all-cash sales** since the first days of the housing crisis. CoreLogic said on Thursday that 33.4 percent of all homes purchased in December were for cash and those sales made up 33.9 percent of all sales over the course of the entire year. That was the lowest full year share since 2008.

December's cash share was **down 2.8 percentage points** from the share in November, a change CoreLogic said was larger than usual for a December. This probably indicated, the company said, that the elevated cash share in November, 36.4 percent, which was attributed to the new TRID disclosure rules, was temporary. Before the November blip, the percentage of cash sales in 2015 had declined an average of 2.7 points a month.

The December 2015 percentage of cash sales was 3.3 percentage points below the share in December 2014. The **peak** of cash sales occurred in January 2011 at **46.6 percent**. Prior to the housing crisis the share averaged about 25 percent and CoreLogic said if the cash share continues to fall at the same rate it did in December it would return to those normal levels by the middle of next year.

The largest percentage of cash sales was for real estate owned (**REO**) properties at 59.2 percent but REO sales accounted for less than 7 percent of all sales so had little impact on the overall share. A fraction more than a third of resales were all cash, **30.9 percent of short sales**, and 15.4 percent of newly constructed homes.

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

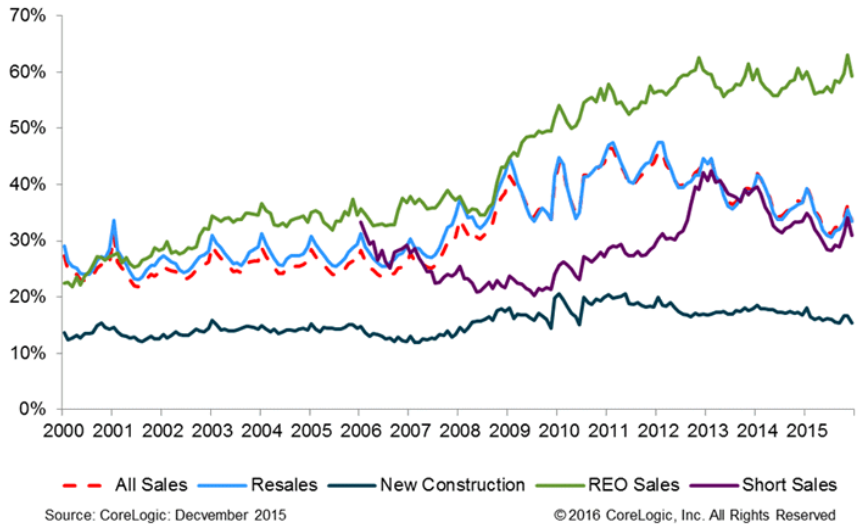
		Value	Change
Mortgage Apps	Oct 21	195	+3.39%
Building Permits	Sep	1.4M	+0.43%
Housing Starts	Sep	1.22M	-4.24%
New Home Sales	Sep	676K	-1.17%
Pending Home Sales	Aug	71.2	0%
Existing Home Sales	Oct	3.99M	+0.25%
Builder Confidence	Oct	29	-9.38%

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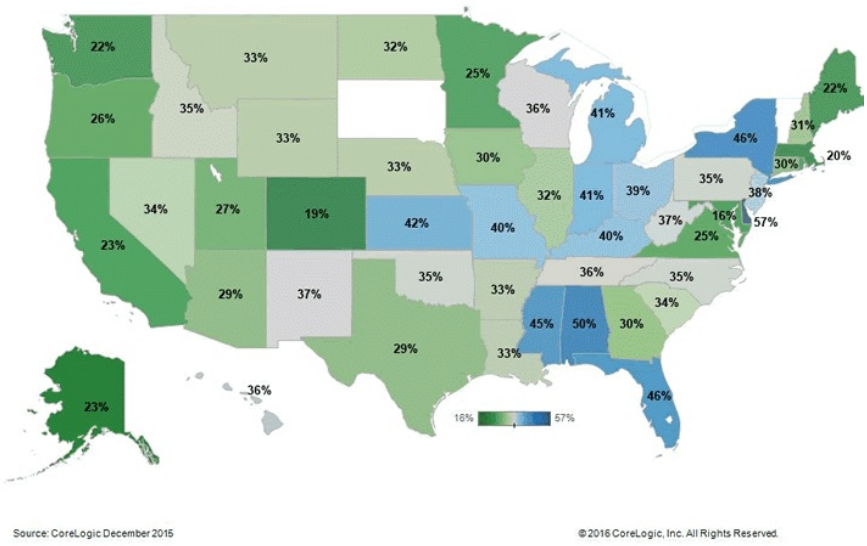
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Figure 1: Cash Sales Share by Sale Type



Delaware had the largest share of cash sales among states at 57 percent followed by **Alabama** (50.1 percent), **New York** (46.5 percent), **Florida** (46.3 percent) and **Mississippi** (45 percent).

Figure 2: Cash Sales Share of Total Sales



Of the nation's largest 100 Core Based Statistical Areas (CBSAs) measured by population, **Detroit,** Mich. had the highest cash sales share at **62.7 percent**. The remainder of the top five CBSAs were all in Florida, West Palm Beach-Boca Raton, Miami, Fort Lauderdale, and Sarasota Bradenton. The cash sale shares in those areas were all in the 51-54 percent range.

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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.

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