MONEY HOUSE

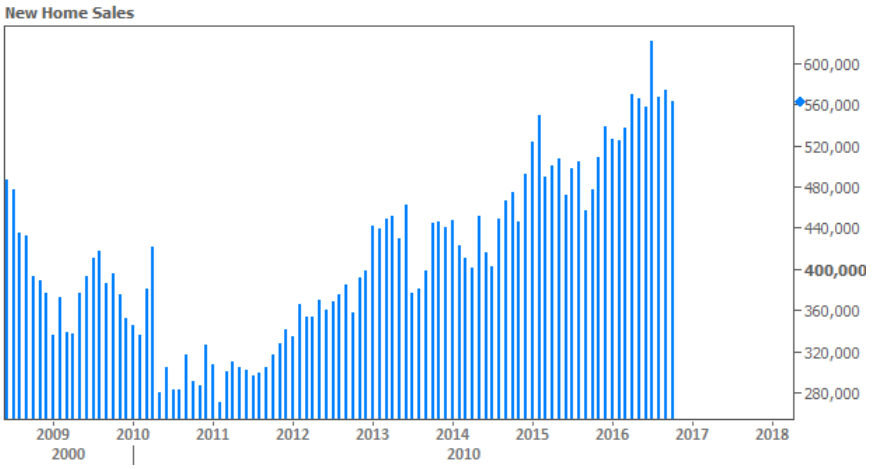
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New Home Sales Backing Down From Recent Highs

New home sales **failed to build** on their September momentum, although the October downturn was not a large one. The Census Bureau and the Department of Housing and Urban Development said today that sales of newly constructed homes in October were at a seasonally adjusted annual rate of 563,000 units, 1.9 percent less than in September but 17.8 percent higher than in October 2015.

September sales appeared to have marked a strong comeback from a particularly week August but, while still an improvement on that month, have now been **revised downward** from 593,000 to 574,000 units.

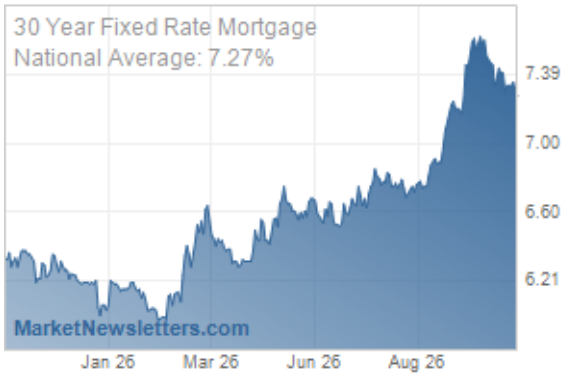


Analysts polled by Econoday were expecting sales to come in at a rate in the range of **580,000 to 620,000** with a consensus of 590,000.

On a **non-seasonally adjusted** basis there were an estimated 45,000 homes sold during the month, the same number as in September.

The **median price** of a new home sold during the month was $304,500 and the average sales price was $354,900. In October, 2015 the relative prices were $298,700 and $366,900.

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	99.80	-0.02
10 YR Treasury	4.9197	-0.0102
30 YR Treasury	5.2868	-0.0214

Pricing as of: 11/2 7:57AM 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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At the end of the reporting period there were an approximately 246,000 new homes available for sale, an estimated supply of **5.2 months** at the current rate of sale. Homes sold during October were on the market a median of 3.0 months and about 80 percent were sold before construction was complete.

New home sales in the **Northeast** region were at a rate 9.1 percent lower than in September and 6.1 percent below that of a year earlier. The **Midwest** saw sales down 13.7 percent month-over-month but up by 8.6 percent on an annual basis. In the **South** sales edged down by 3.0 percent in October but remained 17.9 percent higher than in October 2015, and the **West** had strong gains for both the month and the year of 8.8 percent and 18.7 percent respectively.

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

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