MONEY HOUSE

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Fannie Mae's Portfolio Rises 2% YTD

Fannie Mae said on Wednesday that its Book of Business increased at a compounded annual rate of 1.3 percent in April to a value of $3.164 trillion. The Book has **increased by 1.9 percent year-to-date in 2017** and gained 1.4 percent for all of 2016.

The company's mortgage portfolio had a balance of $278.46 billion at the end of April. This was composed of $201.48 billion in mortgage loans, $67.55 billion in securitizations, $2.7 billion in non-Fannie Mae mortgage securities which were agency and $6.52 billion non-agency.

Purchases into the Gross Mortgage Portfolio during the month amounted to $34.87 billion for a total of $99.34 billion for the year through April. Sales during the month were $22.01 billion and liquidations $3.26 billion for year-to-date numbers of $78.17 billion and $15.06 billion respectively. Fannie Mae said there was a temporary increase in this portfolio of 52.5 percent (annualized) in April but there should be a significant decrease in May.

The company issued $42.46 billion in guaranteed securities and mortgage loans during the month bringing the year's total so far to $187.50 billion. Issuances in all of 2016 were a total $637.84 billion. There were liquidations totaling $35.78 billion for an ending balance of $2.94 trillion, **a decline of 14.6 percent** on an annualized basis.

The overall delinquency rate in Fannie Mae's conventional single family portfolio was 1.07 percent, **down 5 basis points from March**. The multi-family portfolio delinquency rate **dipped 1 basis point to 0.04 percent**. The company completed 6,740 loan modifications during the month.

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	99.84	+0.03
10 YR Treasury	4.9012	-0.0287
30 YR Treasury	5.2687	-0.0395

Pricing as of: 11/2 8:58AM 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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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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