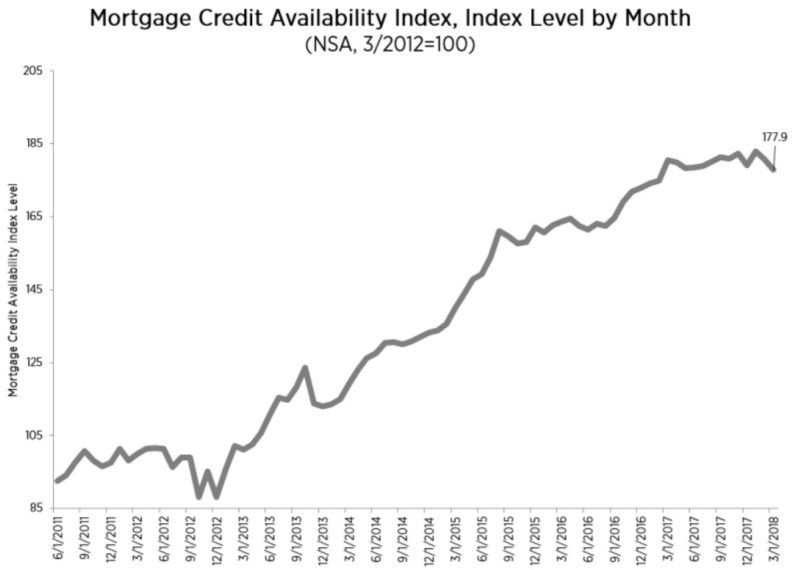
MONEY HOUSE

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Lenders Tightening Credit Access; Index Down for Second Month

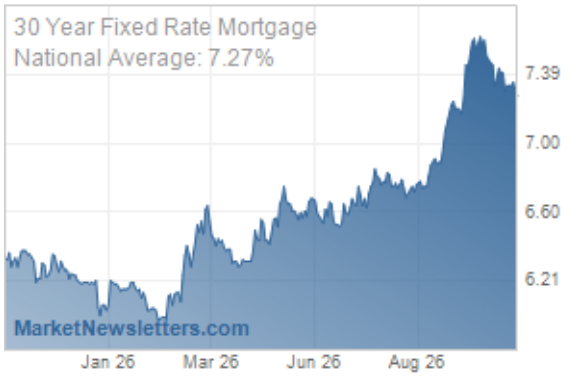
Mortgage credit access **tightened for the second straight month** in March. The Mortgage Bankers Association (MBA) said its Mortgage Credit Availability Index (MCAI) declined 1.5 percent to 177.9 compared to February and has lost 5.0 points since January. The Index was benchmarked at 100 in March 2012.



All four of the component indices were down, with the **Government** MCAI taking the biggest hit, down 2.1 percent. The **Conventional** MCAI was down 0.8 percent as was one of its sub-indices, the Conforming index. The second component of the Conventional MCAI, the **Jumbo index**, was down 0.7 percent.

Joel Kan, MBA's Association Vice President of Research and Economics said, "Mortgage credit availability decreased in March driven by both conventional and government loan programs. The government MCAI saw the largest decrease which was driven by investors making **adjustments to their interest rate reduction offerings** for FHA and VA loans."

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	4.9125	-0.0174
30 YR Treasury	5.2783	-0.0299

Pricing as of: 11/2 8:49AM 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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The MCAI is calculated using several underwriting factors including credit score, loan type, and loan-to-value ratio. The four components are constructed in the same way as the composite index and are designed to show relative risk and credit availability for their respective borrower populations. The Conforming and Jumbo indices have the same index date and base as the MCAI, March 2012=100. The Conventional and Government indices have adjusted "base levels" to better represent where each index might fall in March 2012 relative to the 100 benchmark.

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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