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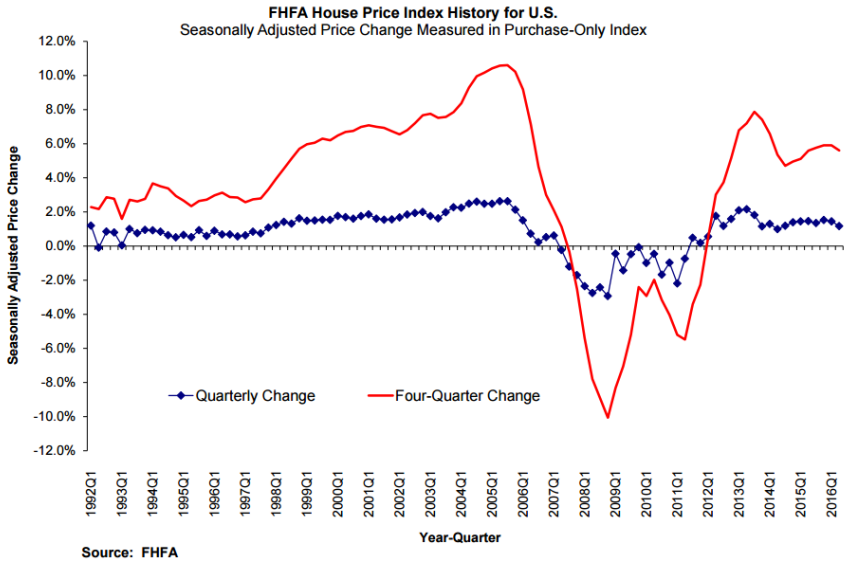
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Potentially Significant Shift in Home Price Trends -FHFA

Prices of homes financed by Fannie Mae or Freddie Mac **increased by 0.2 percent** from May to June the Federal Housing Finance Agency (FHFA) said today. The year over year change was a positive **5.6 percent**. Both June numbers were unchanged from the monthly and yearly increases posted in May but the pace of appreciation has slowed from the year-to-date high of 0.7 percent and 6.1 percent reported for March.

Home prices at the end of the second quarter, were 1.2 percent higher than at the end of the first quarter. FHFA said the 5.6 percent increase from the end of Q2 in 2015 was slightly higher, 5.7 percent, when adjusted for inflation as prices for other goods and services were virtually unchanged over that 12-month period.



"Although the appreciation rate for the second quarter was of similar magnitude to what we've been seeing for several years now, a close look at the month-over-month price changes during the quarter reveals a **potentially significant market shift**," said FHFA Supervisory Economist Andrew Leventis. "Our monthly price index indicates that in each of the three months of the quarter, the increase was only 0.2 percent. This is a much more modest pace

National Average Mortgage Rates



Mortgage News Daily

	Rate	Change	Points
30YR Fixed	7.51%	+0.01	0.00
15YR Fixed	7.04%	+0.01	0.00
30YR FHA	7.08%	+0.03	0.00
30YR Jumbo	7.52%	+0.02	0.00
7/6 SOFR	7.12%	-0.01	0.00
30YR VA	7.10%	+0.03	0.00

Rates as of: 11/16

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	98.70	+0.00
10 YR Treasury	5.1260	-0.0082
30 YR Treasury	5.4741	-0.0017

Pricing as of: 11/16 7:31PM EST

Recent Housing Data

		Value	Change
Mortgage Apps	Nov 4	204.6	+6.23%
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%

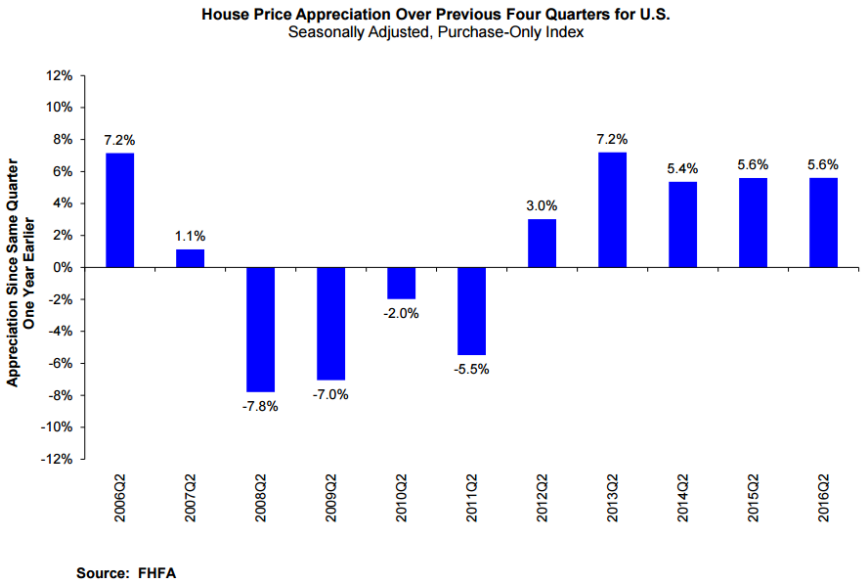
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of appreciation than we've seen in some time and most likely reflects accumulated pressures from significantly reduced home affordability," Leventis said.

Four of the nine census regions posted month-over-month price drops, the highest a 0.4 percent loss in the Pacific region. New England and the East South Central regions each declined by 0.2 percent and the Middle Atlantic by 0.1 percent. The largest gains were in the Mountain region, up 0.6 percent for the month and 8.6 percent from a year earlier. All nine divisions were positive for year-over-year price changes.



The only state where prices did not increase between the second quarter of 2015 and the same quarter this year was Vermont. The **top five states** in annual appreciation were: 1) Oregon 11.7 percent; 2) Washington 10.3 percent; 3) Colorado 10.2 percent; 4) Florida 10.0 percent; and 5) Nevada 9.6 percent.

Among the 100 most populated **metropolitan areas** in the U.S., annual price increases were greatest in North Port-Sarasota-Bradenton, Florida, up by 15.7 percent. Prices were weakest in Bridgeport-Stamford-Norwalk, Connecticut, where they fell 3.3 percent.

FHFA's purchase only Home Price Index (HPI) uses sales price information from Fannie Mae- and Freddie Mac-purchased and Enterprise-guaranteed mortgages originated over the past 41 years. The purchase-only HPI is estimated with over seven million repeat-transactions.

Responsive service, experienced expertise

I've dedicated my 26 year mortgage career to client education, superior service, and honest answers. The lending landscape has changed dramatically the past few years, and continues to do so. My job is to ensure client partners' loans close quickly, without surprises, and I take that responsibility very seriously. Referrals are a responsibility I appreciate; they're a measure of trust, and that trust must be earned every day, on every referral.

Ted Rood

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