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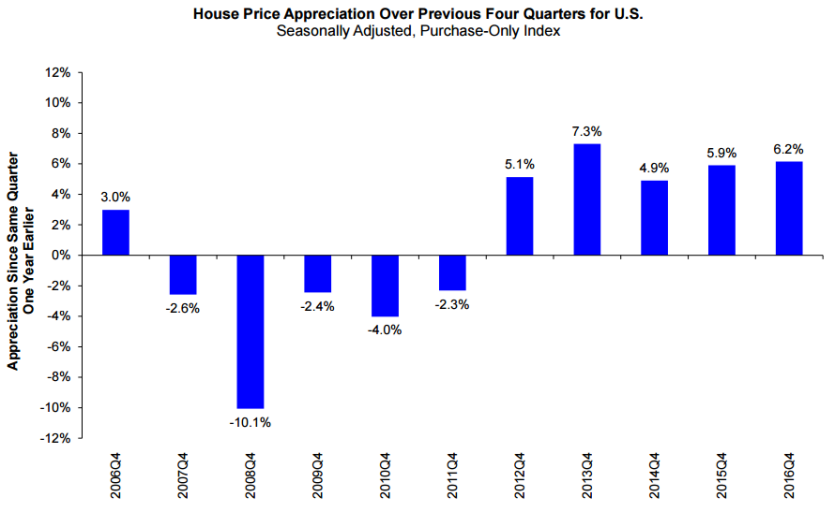
Inventories Driving Price Gains Despite Rates

Home prices, as measured by the Federal Housing Finance Agency's (FHFA's) Housing Price Index (HPI), rose **even faster** on an annual basis in December than they had earlier in the fall. The year-over-year gain was 6.2 percent, up from 6.1 percent in the 12 months ended in November, and 6.0 percent in October.

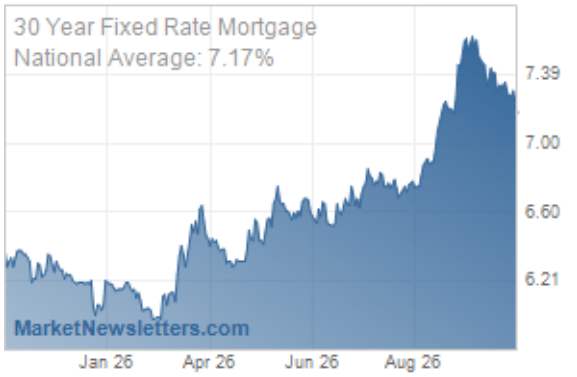
FHFA's HPI report, which this month also in included **fourth quarter** data, is based on purchase prices of homes with mortgages backed by or sold to one of the two GSEs Fannie Mae and Freddie Mac.

On a quarterly basis, the HPI was **up 1.5 percent** compared to the third quarter. The monthly change from November to December was 0.4 percent, down from a 0.5 percent gain from October to November.

"Although interest **rates rose sharply** during the fourth quarter, our data show no signs of a home price slowdown," said FHFA Deputy Chief Economist Andrew Leventis. "Although it will certainly take more time for the full effects of the elevated interest rates to be felt, there is no evidence of a normalization in the unusually low inventories of homes available for sale, which has been the primary force behind the extraordinary price gains."



National Average Mortgage Rates



Mortgage News Daily

	Rate	Change	Points
30YR Fixed	7.17%	-0.05	0.00
15YR Fixed	6.80%	-0.05	0.00
30YR FHA	6.80%	-0.09	0.00
30YR Jumbo	7.37%	-0.03	0.00
7/6 SOFR	6.66%	-0.07	0.00
30YR VA	6.82%	-0.08	0.00

Rates as of: 11/5

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	100.36	+0.01
10 YR Treasury	4.8415	+0.0063
30 YR Treasury	5.2560	+0.0005

Pricing as of: 11/5 7:26PM 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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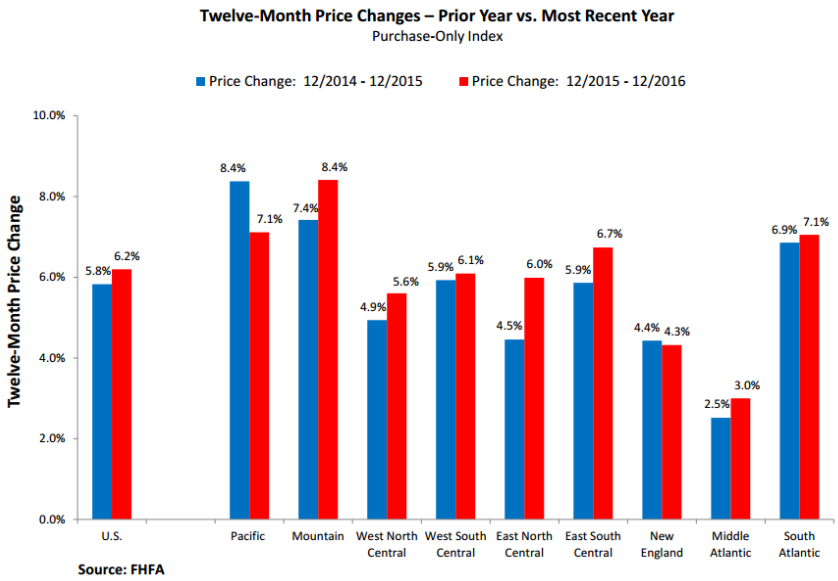
The interest rates provided in this newsletter are national averages from independent data sources. Rate/APR terms may differ from those listed above based on the creditworthiness of the borrower. All information provided "as is" for informational purposes only, not intended for trading purposes or financial advice.

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Housing News Update

Home prices **increased in 46 states** and the District of Columbia from the fourth quarter of 2015 to the same period in 2016. The largest gains were in Oregon at 11.0 percent; Colorado, 10.6 percent; Florida, 10.4 percent; Washington 10.2 percent; and Nevada 8.9 percent.

All nine census divisions had positive price changes over the year with the strongest increase in the Mountain division at 8.0 percent. That region also posted the largest quarterly change at 2.1 percent. The largest monthly change was in the East North Central division, up 0.9 percent from November.



House price appreciation was weakest in the **Middle Atlantic** division, where prices rose 3.0 percent for the 12-month period, 0.9 percent quarter-over-quarter, but posted a 1.1 percent loss from November to December.

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