


## Matt Stout

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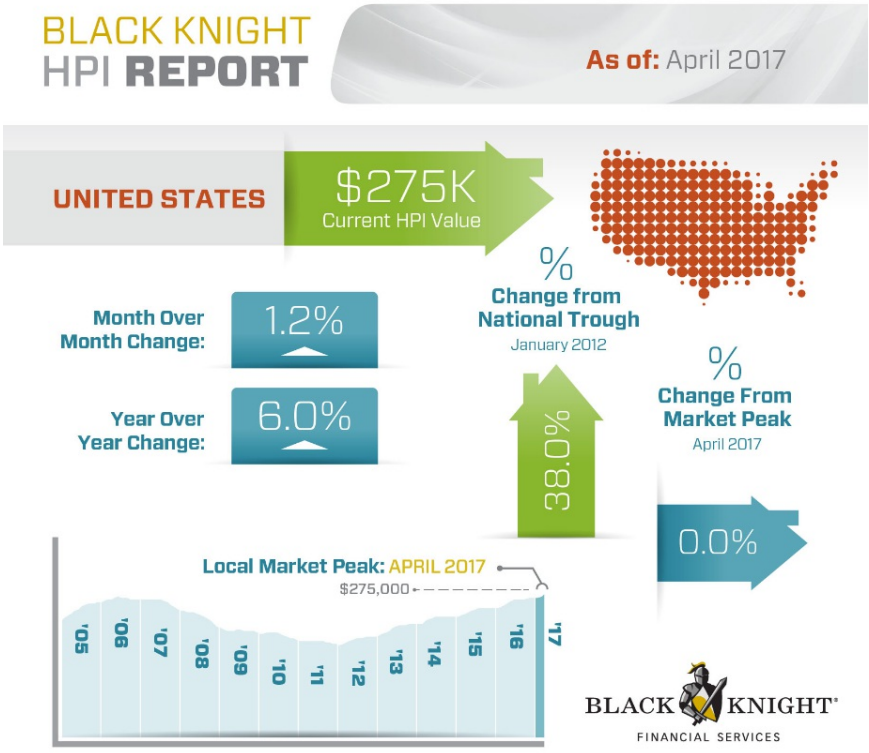
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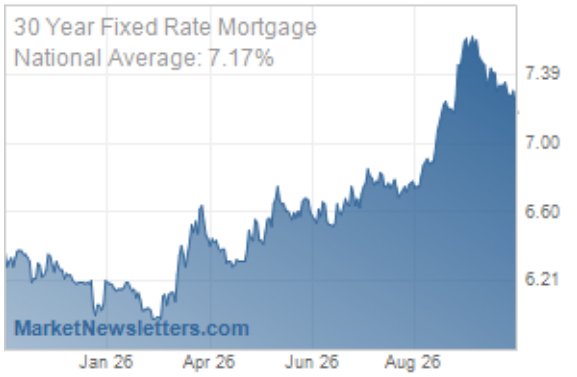

# Black Knight Home Price Index Hits All-Time High

The third major home price indicator of the month was released on Monday and again there was **no indication that the rate of appreciation is slowing.** Black Knight Financial Services said prices, as measured by its National Home Price Index (HPI) increased from March to April by 1.2 percent. The index reading of $275,000, was the highest in the HPI's history. The month-over-month increase in the index has brought prices up 3.6 percent since the first of the year, with the bulk of that growth, an aggregate of 2.5 percent, coming in March and April.




On an annual basis, the **index gained 6.0 percent** in April, compared to of 5.8 percent in March. The average year-over-year increase was 5.6 percent in the first quarter of 2017 and 5.4 percent for all of 2016.

## 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 | 100.37 | +0.02 |
| 10 YR Treasury | 4.8415 | +0.0063 |
| 30 YR Treasury | 5.2576 | +0.0021 |

Pricing as of: 11/5 7:27PM 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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**Washington** State continues to outperform other states; its 2.1 increase from March led the nation for the third straight month. **Oregon** followed with appreciation of 1.9 percent followed by four states with 1.8 percent gains; **Nevada**, **New Jersey, Michigan, and Montana**. Even the worst performing states managed to eke out an increase; **West Virginia** was up 1.0 percent, **Mississippi** and **Wyoming** 0.2 percent, and **Maine, South Dakota and Kansas** each were up 0.4 percent

The strongest gains among **metro areas** were Seattle and Bellingham, Washington and Carson City, Nevada, all with 2.3 percent monthly gains. Washington state accounted for five of the nation's top 10 best performing metros

Tuscaloosa, AL was the only metro area to see a **decline**. Prices fell another 5.1 percent for its fifth consecutive month as the country's worst-performing metropolitan area

Among the 20 largest states tracked by Black Knight, **nine hit new peaks** in April - Indiana, Massachusetts, New York, North Carolina, Pennsylvania, Tennessee, Texas, Washington and Wisconsin. Since the market his bottom in January 2012, prices nationally have recovered by 38 percent.

April marks **60 consecutive months** of annual national home price appreciation


## Getting a mortgage doesn't have to be painful!

I specialize in STR/Airbnb financing & am licensed to offer all types of mortgages in most markets. I've funded over 4300 loans & am dedicated to helping people succeed. I love sharing hot properties that are perfect for Airbnbs & helpful homebuying tips. Visit www.IcanSaveMoney.com or call (800) 340-5465 to find your best options today NMLS# 248427/1416842. #thestrloanguy

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