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CoreLogic Provides Early Estimate of HMDA Origination Data

Data collected from lenders under the mandate of the Home Mortgage Disclosure Act (HMDA) is due to be released later this month but CoreLogic is advancing **its own estimate** of the headline data, the number and volume of first lien mortgages originated for purchase and refinance in 2014. The company's own numbers were released in an article by CoreLogic senior economist Molly Boesel on the company's blog.

Passed originally in 1975, HMDA requires many financial institutions to maintain, report, and **publicly disclose** information on such mortgage metrics as mortgage denial rates, borrower and applicant information, and mortgage pricing in addition to origination numbers. Responsibility for the data was transferred from the Federal Reserve Board to the Consumer Financial Protection Bureau in 2011. CFPB's HMDA report contains information used by the mortgage industry, especially mortgage market forecasters, as a benchmark on mortgage originations. In anticipation of the official data there are a number of estimates on the previous year's originations from varying sources.

National Average Mortgage Rates



Mortgage News Daily	Rate	Change	Points
30YR Fixed	7.33%	-0.12	0.00
15YR Fixed	6.89%	-0.10	0.00
30YR FHA	6.95%	-0.10	0.00
30YR Jumbo	7.44%	-0.06	0.00
7/6 SOFR	6.81%	-0.19	0.00
30YR VA	6.97%	-0.10	0.00

Rates as of: 11/20

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.51	+0.41
10 YR Treasury	4.9403	-0.1033
30 YR Treasury	5.3324	-0.0738

Pricing as of: 11/20 5:59PM EST

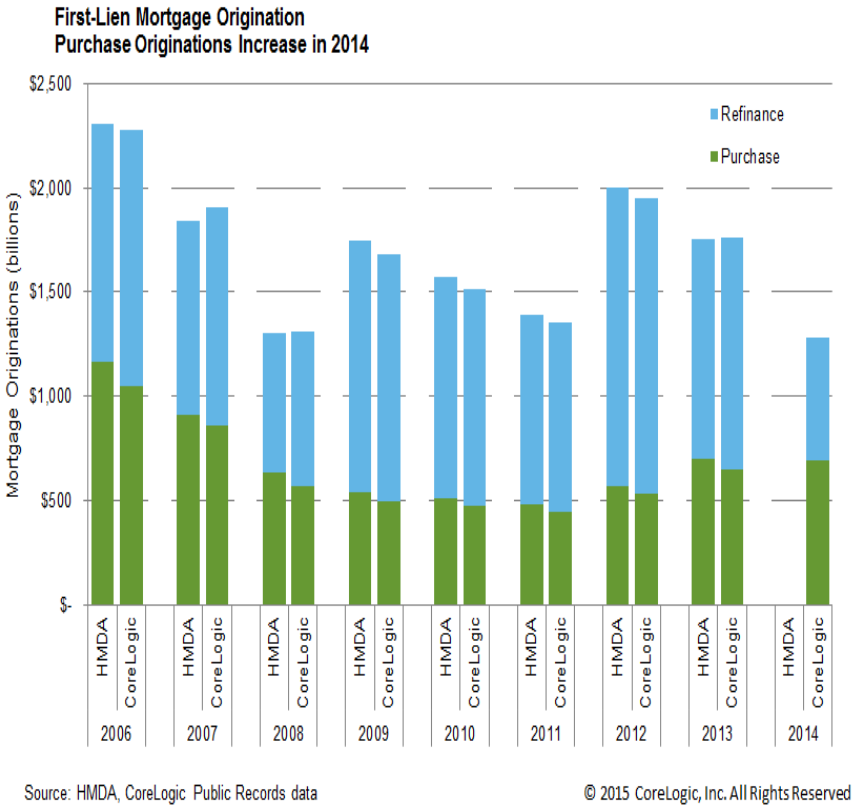
Recent Housing Data

		Value	Change
Mortgage Apps	Nov 11	199.8	-2.35%
Building Permits	Oct	1.3M	-7.5%
Housing Starts	Oct	1.31M	+7.21%
New Home Sales	Sep	676K	-1.17%
Pending Home Sales	Oct	63	-4.69%
Existing Home Sales	Oct	3.99M	+0.25%
Builder Confidence	Nov	25	-13.79%

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As can be seen from the graph, CoreLogic's estimates regarding purchase money, refinancing, and total dollar volumes have **fairly closely tracked** the numbers put forth through HMDA. The company said that on average its estimate is within 1 percent of the HMDA numbers. This year the company's estimates is that the number of mortgage originations in 2014 fell by 30 percent from 2013 and the dollar volume was down by 27 percent. CoreLogic projects therefore that HMDA data will peg total originations at a minimum of $1.28 trillion.

Not all lenders are required to report HMDA data but most analysts estimate that 95 percent of the mortgage market is covered. Taking into account this relatively small under coverage, CoreLogic puts total originations at around $1.36 trillion.

The drop in originations was attributable to a **decline in refinancing**. The CoreLogic data puts the decrease in numbers of refinances at 49 percent and in dollar volume by 47 percent. Purchase money mortgages increased slightly, 5 percent by number and 7 percent by dollar volume, but far from enough to compensate for the refinancing shortfall. CoreLogic put the increase in purchase originations to a 3 percentage point drop in cash purchases and an increase in home value as measured by its own Home Price Index of 7.6 percent.

CoreLogic derives its origination estimates for public records deed information. From this the company is able to determine if there was a mortgage related with a sale and the amount of the mortgage.

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