

Troy Evans
President, Owner, Cinch Home Loans
11576 S State St #101A Draper, UT 84020

Office: 8019994417
Mobile: 801.792.2697
troy@cinchhomeloans.com
View My Website

Black Knight Prices Short of other Indices

Black Knight Financial Services announced on Monday that its Home Price Index for January **rose 0.1 percent** from the month before and was **5.3 percent higher than in January 2015**. The reported increase was considerably lower than those announced previously by CoreLogic (1.3 percent month-over-month and 6.9 percent annually) and the Federal Housing Finance Agency (0.5 percent and 6.0 percent). The S&P Case-Shiller index will be released on Tuesday.

Black Knight says its HPI for January was $253,000, still 5.5 percent of the June 2006 peak of $267,000. The HPI has recovered by 26.7 percent since hitting the market bottom in the spring of 2012.

The **largest increase** among states was in **New York**, up 0.9 percent month-over-month followed by Pennsylvania with an 0.7 percent gain and West Virginia at 0.5. There were five states that had 0.4 percent increases, Oklahoma, Kentucky, Maine, Mississippi, and Kansas. Prices declined by 0.4 percent in Illinois and 0.1 percent in Michigan.

Nine of the ten metro areas with the largest gains were in Florida or Pennsylvania led by Port St. Lucia, Naples, and Lebanon (PA) all at 9 percent. New York City and Punta Gorda were at 8 percent. Chicago's HPI declined 0.3 percent. Nine metros and two states (New York and Texas) established new price peaks during the month.

The Black Knight utilizes repeat sales data from the nation's largest public records data set and its own loan level data to produce its HPI.

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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