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Foreclosures Hit Ironic Milestone

Apparently the foreclosure crisis has undergone so much healing that it is **no longer particularly newsworthy**. We conclude that because, for the first time in recent memory, RealtyTrac, the Irvine California company that has tracked the phenomena from its earliest stages, did not issue a press release regarding the previous month's foreclosure activity. Still the data was available in tabular form on request so we report it here.

In April, there were a total of 100, 932 foreclosure filings of all types in the U.S. This was a filing for every 1,315 housing units in the country or a rate of **0.08 percent**. For comparison, in August 2010, the month before the robo-signing news broke, lenders and servicers reacted with a temporary moratorium on foreclosures there were 338,836 properties that received a filing, one in every 381 U.S. households.

Total filings in April represented a **7.38 Percent decrease** from March and filings were down 19.82 percent from April 2015 when there were 125,875 of all types

Notices of default and LIS pendens filed during the month totaled 23,441. Scheduled **foreclosure actions** (Notice of Trustee Sales and Notice of Foreclosure Sales) were filed against 36,643 properties and 33,518 properties were foreclosed.

Maryland had the **highest** percentage of foreclosure filings of any state, 1 in every 546 properties, up 9.53 percent from 12 months earlier. **New Jersey** recorded a filing for one in every 565 households, a 5.44 percent year-over-year increase. **Delaware**, where filings increased by 26.20 percent from April 2015, had a filing for every 628 homes. Despite a 41.53 percent drop in filings **Florida** was still number four with a filing for every 731 properties. **Nevada** remains in the top five with a filing on 1 in 754 properties, down 25.97 percent year-over-year. Our own files indicate that Nevada has been among the top five states for foreclosure filings for at least 112 months - much of that time in first or second position.

National Average Mortgage Rates



Mortgage News Daily	Rate	Change	Points
30YR Fixed	7.27%	-0.02	0.00
15YR Fixed	6.92%	-0.03	0.00
30YR FHA	6.90%	-0.01	0.00
30YR Jumbo	7.55%	0.00	0.00
7/6 SOFR	6.78%	-0.10	0.00
30YR VA	6.91%	-0.01	0.00

Rates as of: 10/30

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.97	+0.16
10 YR Treasury	4.8832	-0.0467
30 YR Treasury	5.2560	-0.0522

Pricing as of: 11/2 9:52AM 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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I would appreciate the opportunity to share with you my extensive mortgage lending experience. My client focused approach has allowed me to build long lasting relationships and partnerships throughout Arizona. I know this market. I live here and work here. Please allow me to be your mortgage lending partner.

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