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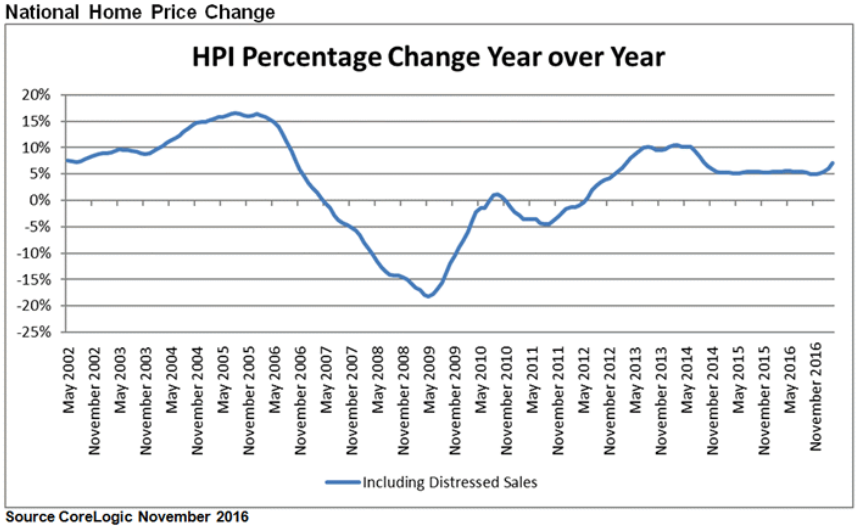
Prices Jump Most in 2 Years -CoreLogic

For the **sixth consecutive month**, the CoreLogic Home Price Index (HPI) increased on an annual basis by a **greater** degree than it had in the previous month. The HPI for November 2016 indicates that there was a **7.1 percent appreciation** in home prices nationally when compared to November 2015.

The year-over-year increase in reported by CoreLogic for January 2016 was 6.9 percent. It then ticked down steadily until June and an annual gain of 5.7 percent. Since then the increases have accelerated with the change from October to November the largest to date at 0.04 percentage point.

On a month-over-month basis the gain from October to November was **1.1 percent**. This is the same increase that has been posted in each of the last six months.

National Home Price Change

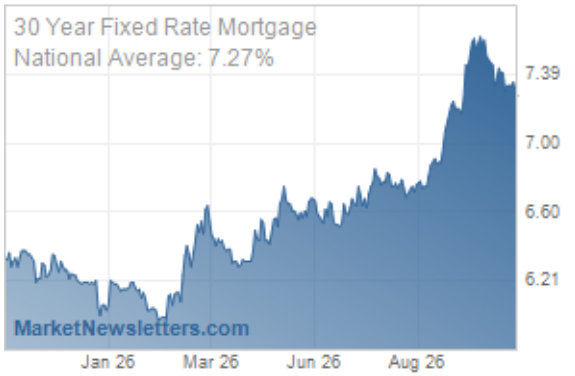


Source CoreLogic November 2016

Annual appreciation was highest again in **Oregon, Washington, and Colorado**. The HPIs in those states were up 10.3, 10.0, and 8.8 percent respectively.

CoreLogic's HPI **forecast** projects that the annual increase from November 2016 to November 2017 will be **4.7 percent** and predicts a 0.1 percent gain from November to December 2016. The Forecast is based on the current HPI and other economic variables. Values are derived from state-level

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	4.8858	-0.0441
30 YR Treasury	5.2586	-0.0496

Pricing as of: 11/2 9:51AM 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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forecasts by weighting indices according to the number of owner-occupied households for each state.

"Last summer's **very low mortgage rates sparked demand**, and with for-sale inventories low, the result has been a pickup in home-price growth," said Dr. Frank Nothaft, chief economist for CoreLogic. "With mortgage rates higher today and expected to rise even further in 2017, our national Home Price Index is expected to slow to 4.7 percent year over year by November 2017."

"Home prices continue to march higher, with home prices in **27 states above their pre-crisis peak levels**," said Anand Nallathambi, president and CEO of CoreLogic. "Nationally, the CoreLogic Home Price Index remains 4 percent below its April 2006 peak, but should surpass that peak by the end of 2017."

Experienced. Trusted. Local.

The Arizona Loan Baron is at your service!

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.

Timothy Baron 

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