



Friday July 25, 2014

MND NewsWire - 7/21

Home Prices to Level Off and Reverse Course Within 2 Years - Analysts

Two Bank of America Merrill Lynch (BAML) analysts are defending what they call their big high conviction views for what should happen in the housing world over the next two years. Chris ...

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Modest Housing Recovery Will Continue -Fannie

The theme for the economy and the housing market's in 2014 has been set for months; the economy will continue to slowly strengthen; the modest recovery in housing will be sustained ...

Mortgage Rate Watch - 7/25

Mortgage Rates Catch a Break Heading Into Important Week

Mortgage rates were sideways to marginally lower today. Many lenders released new and improved rate sheets in the afternoon in order for the average to get better than yesterday, but ...

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Housing Fundamentals Move In Right Direction, Price Gains Continue

US Department of Treasury 15.00 Normal 0 false false false EN-US X-NONE X-NONE The pace of existing home sales reached a nine month high in June, topping 5 million units for the first ...

- Finally an "Up" Week for Mortgage Applications Housing Market Sending Mixed Signals -Freddie Mac New Home Sales Decline from Downgraded May Numbers Strong Reaction on Wall Street to So-So Home Builder Results Big Changes at Ginnie; GSE Updates; Zillow Buying Trulia?

Today's Rates

Table with columns: Best Execution, Rate, Change. Rows include 30 Yr FRM, 15 Yr FRM, FHA 30 Year Fixed, Jumbo 30 Year Fixed, 5/1 Yr ARM.

Current Mortgage Rates »

What are best-execution rates?

Average Mortgage Rates

Table with columns: FHFA/MBA, Rate, Points, Change. Rows include 15 Yr. Fixed, 30 Yr. Fixed, 30 Yr. Fixed, 15 Yr. Fixed, 30 Yr. Jumbo, 30 Yr. FHA, 5/1 ARM.

## Latest Video



**Home prices too high?**



**Santelli Exchange: Faux housing recovery**



**Rising rents impact homeownership**

## More News from 'Around the Web'

- WSJ - 7/25  
[Do 'Boring' Explanations Explain Weak Millennial Homeownership?](#)
- Market Watch - 7/25  
[Market Snapshot: U.S. stocks fall; Dow dips below 17,000](#)
- Washington Post - 7/25  
[The inequality snowball effect](#)
- Washington Post - 7/25  
[How big cities that restrict new housing harm the economy](#)
- www.cfpbmonitor.com - 7/25  
[CFPB expands HMDA reporting requirements](#)
- Calculated Risk Blog - 7/25  
[Horton Jumps on Increased Sales Incentives; Orders "Lackluster" at Other Builders](#)
- Market Watch - 7/25  
[Homebuilder shares dive on disappointing results, data](#)
- CNBC - 7/25  
[Trulia, Zillow CEOs sell before merger news](#)
- WSJ - 7/25  
[Big Decisions Loom for Fed](#)
- freddiemac.mwnewsroom.com - 7/25  
[Freddie Mac Issues Monthly Volume Summary for June 2014](#)
- CNBC - 7/25  
[US durables jump, feeding recovery hopes](#)
- CNBC - 7/25  
[US bonds hold near highs on 'safe-haven' asset bid](#)
- CNBC - 7/25  
[Million dollar homes: Reclaimed](#)

## Freddie Mac \*\*

	Rate	Points	Change
30 Yr. Fixed	4.13%	0.60	+0.00
15 Yr. Fixed	3.26%	0.60	+0.03
1 Yr. ARM	2.39%	0.40	+0.00
5/1 Yr. ARM	2.99%	0.50	+0.02

## Current Mortgage Rates »

\* FHFA averages are updated monthly.  
\*\* Mortgage Bankers Association (each Wednesday) and Freddie Mac (each Thursday) averages are updated weekly.

## Secondary Markets

MBS	Price	Change
30YR FNMA 3.0	98.59	+0.38
30YR FNMA 3.5	102.41	+0.31
30YR GNMA 3.0	100.58	+0.41
30YR GNMA 3.5	103.36	+0.30
15YR FNMA 3.0	103.39	+0.17
15YR FNMA 2.5	101.09	+0.14

Treasuries	Yield	Change
2 YR	0.4918%	-0.0001
5 YR	1.6747%	-0.0248
10 YR	2.4655%	-0.0397
30 YR	3.2369%	-0.0602

Prices as of: 7/25/2014 4:29PM EST

- CNBC - 7/25  
[Sin City housing shifts from distress](#)
- Washington Post - 7/25  
[After foreclosure, an effort to repurchase a home](#)
- webfeeds.brookings.edu - 7/25  
[Implicit Subsidies for Very Large Banks: A Primer](#)
- Bloomberg - 7/25  
[Architects Group Lowers U.S. Construction Forecast - Bloomberg](#)
- www.cfpbmonitor.com - 7/25  
["Operation Mis-Modification" Targets Foreclosure Relief Companies](#)
- WSJ - 7/25  
[IMF Lays Out Own Fed Exit Strategy](#)
- rss.nytimes.com - 7/25  
[Off the Charts: A Drop in the Long-Term Unemployed](#)
- www.npr.org - 7/24  
[How High Debt From The Housing Collapse Still Stifles Our Economy](#)
- Bloomberg - 7/24  
[D.R. Horton Earnings Fall as Company Incurs Impairment Charges - Bloomberg](#)
- Reuters - 7/24  
[Jobless claims fall to lowest level since early 2006](#)
- freddiemac.mwnewsroom.com - 7/24  
[Mortgage Rates Remain Near Year's Low](#)
- WSJ - 7/24  
[Standards are Tighter, Sure. But is It Really That Hard to Get A Mortgage?](#)
- CNBC - 7/24  
[New home sales throw cold water on jobless party](#)
- SEC - 7/24  
[Morgan Stanley to Pay \\$275 Million for Misleading Investors in Subprime RMBS Offerings](#)
- Bloomberg - 7/24  
[JPMorgan Seen Facing Bigger Fight With Mortgage Investors - Bloomberg](#)

- Google News - 7/24  
[Settling debts with other people's money: Use of investor funds in lender settlements](#)
- National Housing Conference - 7/24  
[Fair Housing and the Data Paradox](#)
- CNN - 7/24  
[Global economy still limping along](#)
- Bloomberg - 7/24  
[Blackstone Said to Prepare \\$700 Million Sale of Home Debt - Bloomberg](#)
- Washington Post - 7/24  
[Wonkblog: These two charts explain why it's unusually tough right now to find a newly built home](#)
- CNBC - 7/24  
[Sodastream trader makes 3000% profit](#)
- Market Watch - 7/24  
[Greenspan says bubbles can't be stopped without 'crunch'](#)
- NAFCU - 7/24  
[CFPB proposes changes to HMDA reporting](#)
- The Big Picture - 7/24  
[States with the Most Negative Equity in Residential Real Estate](#)
- webfeeds.brookings.edu - 7/24  
[Why Easing Education Debt Won't Necessarily Help the Economy](#)
- House Oversight - 7/24  
[Oversight Requests Justice Department Documents on Mortgage-Backed Securities Settlements](#)
- Market Watch - 7/23  
[This is Yellen's gravest mistake](#)
- Business Week - 7/24  
[Zillow Said to Be Seeking to Buy Rival Real-Estate Site Trulia](#)
- Bloomberg - 7/23  
['Bring It On,' Frank Tells Dodd-Frank Critics at Hearing - Bloomberg](#)
- www.cfpbmonitor.com - 7/23  
[More on the debate over the impact of student loan debt and homeownership](#)

- CNN - 7/23  
[Chocolate, waffles and... U.S. bonds?](#)
- Reuters - 7/23  
[Ex-Jefferies trader sentenced to two years in prison in fraud case](#)
- www.cfpbmonitor.com - 7/23  
[CFPB issues second Financial Literacy Annual Report](#)
- CNBC - 7/23  
[US growth forecast now 1.7 percent](#)
- CFPB - 7/23  
[Consumer advisory: Don't fall for a foreclosure relief scam or bogus legal help](#)
- House Financial Services - 7/23  
[Hensarling on Dodd-Frank's 4th Anniversary](#)
- freddiemac.mwnewsroom.com - 7/23  
[Housing Markets Slog Forward](#)
- Washington Post - 7/23  
[Darth Vader is polling higher than all potential 2016 presidential candidates](#)
- Market Watch - 7/23  
[Bond Report: Treasurys rise for a third straight day](#)
- Bloomberg - 7/23  
[Bond Market Trading Drying Up Posing Stability Risk, RBS Says - Bloomberg](#)
- www.lpsvcs.com - 7/23  
[Black Knight Financial Services' "First Look" at June 2014 Mortgage Data](#)
- Washington Post - 7/22  
[Wonkblog: Why you may be paying for someone else's mortgage relief](#)
- CNBC - 7/22  
[Un-advertised listings distort housing](#)
- CNBC - 7/22  
[How to get millennials to buy a house](#)
- WSJ - 7/22  
[The Foreclosure Fade, and What it Means for the Housing Market](#)

- CNBC - 7/22  
[Existing home sales jump for third straight month](#)
- WSJ - 7/22  
[When It Comes to Housing, Maybe Millennials Aren't so Different After All](#)
- www.gallup.com - 7/22  
[U.S. Economic Confidence Recovers From Recent Losses](#)
- Market Watch - 7/22  
[And America's most-hated social media company is](#) □
- Reuters - 7/22  
[JPMorgan begins to provide consumer help under \\$13 billion settlement](#)
- Reuters - 7/22  
[High gasoline prices push up U.S. consumer prices](#)
- Bloomberg - 7/22  
[Housing Buoyed by 20-Year High for Vet's Loans: Mortgages - Bloomberg](#)
- Bloomberg - 7/22  
[Bund Rally Halts Near Record-Low Yield as BES Fallout Contained - Bloomberg](#)
- CNBC - 7/22  
[US bonds pare some losses on downed plane progress](#)
- Bloomberg - 7/22  
[Blackstone to Buy Max Property's Assets for \\$707 Million - Bloomberg](#)
- www.npr.org - 7/21  
[GOP Marks Dodd-Frank's 4th Birthday With Calls For Repeal](#)
- Bloomberg - 7/21  
[Treasury 10-Year Yields May Slide on Ukraine, FTN's Vogel Says - Bloomberg](#)
- National Housing Conference - 7/21  
[What's next in housing and transportation cost research?](#)
- CNBC - 7/21  
[Slow wage growth for new college grads](#)
- www.cfpbmonitor.com - 7/21  
[House to hold hearing on impact of Dodd-Frank Act](#)
- Google News - 7/21

[Is residual income the key to the superior performance of VA loans?](#)

- WSJ - 7/21

[More Firms Are Handing Out Pay Raises, NABE Survey Finds](#)

- [www.bloombergview.com](http://www.bloombergview.com) - 7/21

[The Inflation Truther Crank Index](#)

- Market Watch - 7/21

[Bond Report: Treasury yield curve again flattest in five years](#)

- Market Watch - 7/21

[Economic growth slows a bit in June, national activity index shows](#)

- [www.ourbroker.com](http://www.ourbroker.com) - 7/21

[Should Real Estate Drones Be Banned?](#)

- [blog.redfin.com](http://blog.redfin.com) - 7/21

[4 Low-Cost Remodels That Increase Home Value](#)

- Market Watch - 7/21

[EI-Erian: 'Notable complacency' over geopolitical risks](#)

- Market Watch - 7/21

[4 ways buyers can fight mortgage information overload](#)

- Bloomberg - 7/21

[Dimon's Threat to Quit FHA Seen as Pressure Move on Rules - Bloomberg](#)

- WSJ - 7/21

[Why the World Still Loves U.S. Treasury Debt](#)