



Friday December 5, 2014

MND NewsWire - 12/2

Nine States now at Record Home Price Levels

Half of the nation's states and the District of Columbia are now at or within 10 percent of the peak reached before the housing crisis brought home prices crashing down. In addition ...

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Mortgage Apps Hit Harder Than Normal by Holidays

Either eating turkey, Black Friday bargain hunting, or maybe both appear to have diverted many Americans from pursuing a mortgage last week. Applications for mortgages plummeted during ...

MND NewsWire - 12/5

5 Predictions for Housing in 2015

Realtor.com® is offering five predictions for the coming New Year. Three bode well for the housing market and none are new. Most in fact could be dubbed the perennial predictions ...

MND NewsWire - 12/5

Despite Larger Loans and More of Them, Mortgage Profits <u>Dip</u>

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Mortgage bankers reported a slight decrease in profits during the third quarter of 2014, with gains per loan decreasing even as volume grew and the size of the loans reached the highest ...

- Mortgage Rates Manage Decent Day in Spite of Jobs Data
- Foreclosure Avoidance Programs get Facelift
- Foreclosure Inventory a Hurdle for New Home Construction
- Private Construction Little-Changed Near 6-Year Highs
- LO Role Changing; USDA Update; Mortgage Banker Profit Numbers; Appraisal News
- CoreLogic: Could Lower Energy Prices Stimulate Housing Demand?
- Luxury Home Sales still Ascendant as Buyers Shift
- Increased Defaults as Interest-Only Loans Recast -Fitch
- Investor Overlays Expected to be Reduced; Rise of Niche Products

Latest Video



Future of home prices



Pro: Housing buying opportunities



Consumers
see 2015
better year to
sell home: Pro

More News from 'Around the Web'

- CNBC 12/5
 - Job creation jumps in November
- Washington Post 12/5
 - Risking ire on Capitol Hill, Fannie Mae plots D.C. headquarters
- WSJ 12/5
 - A Reverse Course When a Borrower Dies

• Reuters - 12/5

U.S. trade deficit narrows slightly; exports rise

• WSJ - 12/5

Private Equity Real Estate Funds Get Big in 2014

• CNBC - 12/5

US factory orders fall in October

• WSJ - 12/5

Hilsenrath Analysis: Friday's Jobs Report Assures Global Central Banks Going in Two Directions

• CNBC - 12/5

Hot job gains spark talk of Fed move

Market Watch - 12/5

Construction unemployment moving closer to pre-meltdown rates

Market Watch - 12/5

The Fed: Fed's Mester: Strong job data doesn't alter timetable of rate hikes

• WSJ - 12/5

5 Takeaways From the November Jobs Report

• Washington Post - 12/5

Wonkblog: Why the government is sweetening the financial incentives for homeowners who got mortgage relief

• CNBC - 12/5

The ugly truth behind jobs report

• webfeeds.brookings.edu - 12/5

Map: Mortgage Interest Deductions

Market Watch - 12/5

FHA leaves loan limits for 2015 nearly untouched

• Bloomberg - 12/4

<u>Euro Strengthens as ECB Stops Short of Adding Stimulus -</u> Bloomberg

• rss.nytimes.com - 12/4

E.C.B. Holds Benchmark Interest Rate Steady

• CNBC - 12/4

Mortgages not easy for self-employed

• WSJ - 12/4

<u>Housing Forecasts for 2015: Resurgent Home Building and Restrained Optimism</u>

WSJ - 12/4

How Higher Gas Prices Can Shape Home Values

• freddiemac.mwnewsroom.com - 12/4

Mortgage Rates Lower Across the Board

Market Watch - 12/4

U.S. stocks open lower as ECB signals no QE this year

CNN - 12/4

These over-the-top home customizations will bring down your real estate value

Calculated Risk Blog - 12/4

Black Knight October Mortgage Monitor: "8% of mortgages, 4 million borrowers in negative equity"

• Reuters - 12/4

After pulling billions, former Pimco investors may not be better off

CNBC - 12/4

Troubled US homeowners get relief

• CNN - 12/4

10 hottest housing markets for 2015

• CNBC - 12/4

Housing supply surges in DC 'burbs

• WSJ - 12/4

Fed Simulations Call for Rate Hikes Soon

WSJ - 12/4

5 Things to Watch in the November Jobs Report

• WSJ - 12/4

Brainard: Fed Still Thinking About Margin Rule

Calculated Risk Blog - 12/3

Update: More 2015 Housing Forecasts

• CNBC - 12/3

US Q3 productivity revised up, wages slashed

• WSJ - 12/3

5 Things to Watch in the ECB's December Meeting

• WSJ - 12/3

Fed's Fischer, Dudley Have Their Eyes on Return to Normal

Calculated Risk Blog - 12/3

A few comments on the Seasonal Pattern for House Prices

• blog.redfin.com - 12/3

<u>Sales of Million-Dollar-Plus Homes Growing, But Who's</u> Buying Is Shifting

Market Watch - 12/3

Fed's Plosser not concerned about low inflation

• The Big Picture - 12/3

Weak Eurozone

• Bloomberg - 12/3

Fed Beige Book Shows 'Widespread' Job Gains Across Districts
- Bloomberg

• CNN - 12/3

Millions of Americans are spending too much on housing

• Bloomberg - 12/3

What's Worse: Big Banks or Bondholders Shaking Markets? - Bloomberg

• WSJ - 12/3

President Barack Obama Says Wages Feeding ' Undertow Of Pessimism'

• Washington Post - 12/3

<u>Small businesses sustain rapid job growth even as national employment growth slows</u>

WSJ - 12/3

Fresno, Not San Francisco, Among Nation's 'Strong' Housing Markets, Trulia Says

• Reuters - 12/3

U.S. service sector growth at three-month high: ISM

CNBC - 12/3

10-year yield could dip under 2%: BlackRock's Fink

CNBC - 12/3

Private sector job creation misses target: ADP

• WSJ - 12/3

A Little Bird Told Me: ADP's Payroll Report Hits Twitter Early

• WSJ - 12/2

Another Look at the Drop in Discretionary Spending

• Bloomberg - 12/2

Fed Officials Stress Data Over Dates as Rate Rise Case Builds - Bloomberg

• Fannie Mae - 12/2

News Release - Fannie Mae's Multifamily Mortgage Business ...

• CNN - 12/2

Your tax breaks in limbo as Washington quarrels

CNN - 12/2

Hiring should pick up in 2015

• CNBC - 12/2

HFT paper stirs up Wall Street

• Reuters - 12/2

Investors most bullish on Treasuries since April: J.P. Morgan

• WSJ - 12/2

<u>Fed's Brainard Sees Need to Tailor Regulations to Size of</u> Institution

• Bloomberg - 12/2

<u>Fischer Says Fed Nearing End of 'Considerable Time' Rate Pledge - Bloomberg</u>

• Reuters - 12/2

U.S. construction spending posts biggest gain in five months

Market Watch - 12/2

<u>27 states on track to hit or pass bubble-era home-price peaks soon</u>

• Bloomberg - 12/2

German Bonds Drop With France's as Investors Await ECB
Meeting - Bloomberg

• www.gallup.com - 12/2

U.S. Economic Confidence Index at 17-Month High

WSJ - 12/1

Lower Gas Prices: How Big a Boost for the Economy?

• Bloomberg - 12/1

<u>U.S. Corporate Bond Sales Pass \$1.5 Trillion for Annual Record</u>
- <u>Bloomberg</u>

WSJ - 12/1

Fischer: Fed's Current Concern Is How, When Best to Raise Interest Rates

Calculated Risk Blog - 12/1

Housing: Demographics for Renting and Buying

• Washington Post - 12/1

Soaring mortgage fees could cost first-time buyers hundreds of dollars more a month

CNBC - 12/1

Fed leak revealed confidential info on bond-buying

www.gallup.com - 12/1

Americans' Consumer Spending Inches Up in November

• CNBC - 12/1

Home equity is back and homeowners are loving it

• Bloomberg - 12/1

<u>Fed's Dudley Says Oil Decline Will Strengthen Economic</u> <u>Recovery - Bloomberg</u>

• Market Watch - 12/1

The Fed: 'Fog of war' gives Fed time to weigh sharp slide in oil prices

• Reuters - 12/1

U.S. factory activity growth slows in November: ISM

Reuters - 12/1

Signs point to March meeting for ECB decision on printing money

www.freddiemac.com - 12/1

What's the Big Deal about Small Balance Loans?

• CNBC - 12/1

US bonds gain as gold, silver, oil prices fall

• Bloomberg - 12/1

<u>German Bonds' Five-Week Gain Makes Borrowing Cheapest on Record - Bloomberg</u>

• Reuters - 12/1

Stock futures fall on weak global data, falling commodities

• Bloomberg - 12/1

ECB Officials Confront Cheaper Oil Spilling Onto Stimulus
Debate - Bloomberg

• Reuters - 12/1

China's official PMI slips to 50.3 in November, below forecast

WSJ - 12/1

<u>Fed's Dudley: Financial Market Reaction Key to Pace of Rate</u> <u>Increases</u>