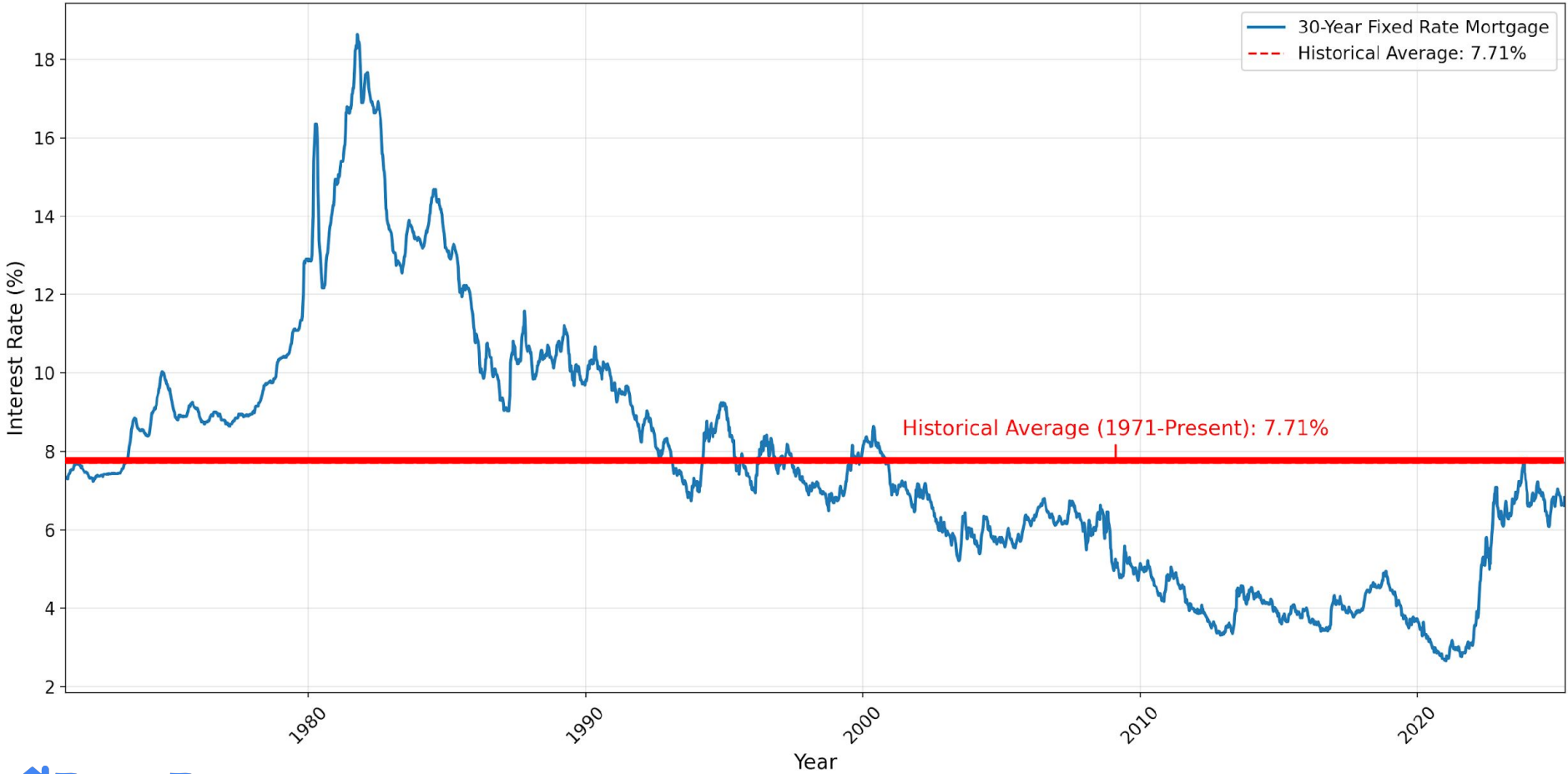


Stop Waiting for the Fed: Push Rewind with Assumable Loans









A close-up photograph of Taylor Swift and Travis Kelce. Travis Kelce is wearing a black Kansas City Chiefs cap with 'CHAMPIONS' and 'CONFERENCE' written on it, and a dark blue t-shirt. Taylor Swift is wearing a red sweater and has her hand covering her face, appearing to be crying or emotional. The background is a blurred stadium setting.

**SO, WHEN THE FED CUTS,
THAT DOESN'T NECESSARILLY MEAN
MORTGAGE RATES WILL GO DOWN TOO.**

	2024				2025				2026							
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	2024	2025	2026	2027
Housing Measures																
Housing Starts (SAAR, Thous)	1,407	1,340	1,332	1,387	1,401	1,327	1,401	1,360	1,330	1,320	1,331	1,327	1,367	1,372	1,327	1,308
Single-Family	1,062	1,004	971	1,013	1,015	937	936	948	952	958	972	985	1,013	959	967	985
Two or More	345	336	361	374	386	409	465	412	378	362	359	342	354	418	360	323
Home Sales (SAAR, Thous)																
Total Existing Homes	4,200	4,050	3,890	4,163	4,127	3,990	4,160	4,300	4,362	4,397	4,450	4,502	4,076	4,144	4,428	4,640
New Homes	663	693	712	671	655	652	695	719	749	758	761	769	685	680	759	772
FHFA US House Price Index (YOY % Change)	6.8	5.9	4.6	4.5	3.4	2.9	1.8	1.0	0.6	0.2	-0.2	-0.2	4.5	1.0	(0.2)	0.1
Median Price of Total Existing Homes (Thous \$)	385.1	416.9	414.1	405.0	397.8	424.3	423.0	419.7	417.2	412.8	408.1	405.3	405	416	411	406
Median Price of New Homes (Thous \$)	429.2	414.5	418.6	415.6	419.2	412.6	413.7	419.4	416.0	417.6	420.0	416.6	419	416	418	417
Interest Rates																
30-Year Fixed Rate Mortgage (%)	6.7	7.0	6.5	6.6	6.8	6.8	6.7	6.6	6.5	6.5	6.5	6.5	6.6	6.6	6.5	6.3
10-Year Treasury Yield (%)	4.2	4.4	3.9	4.3	4.5	4.4	4.4	4.3	4.3	4.3	4.3	4.3	4.3	4.3	4.3	4.3
Mortgage Originations																
Total 1- to 4-Family (Bil \$)	363	415	457	450	384	549	547	535	541	584	581	536	1,685	2,015	2,242	2,287
Purchase	302	349	371	316	272	367	378	357	342	383	391	345	1,338	1,374	1,461	1,513
Refinance	61	66	86	135	112	182	168	178	199	201	190	191	348	640	781	774
Refinance Share (%)	17	16	19	30	29	33	31	33	37	34	33	36	21	32	35	34
FHA Originations (Bil \$)													194	205	229	211
Total 1- to 4-Family (000s loans)	980	1,118	1,237	1,237	1,068	1,533	1,511	1,486	1,515	1,623	1,608	1,497	4,572	5,598	6,244	6,353
Purchase	797	920	977	832	690	924	950	895	855	957	977	863	3,526	3,458	3,651	3,782
Refinance	183	198	260	405	378	609	562	591	660	667	631	635	1,047	2,139	2,593	2,570
Refinance Share (%)	19	18	21	33	35	40	37	40	44	41	39	42	23	38	42	40
Mortgage Debt Outstanding																
1- to 4-Family (Bil \$)	13,997	14,105	14,216	14,322	14,406	14,498	14,590	14,680	14,766	14,865	14,961	15,050	14,322	14,680	15,050	15,399

Interest Rates

	2025			2026							
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	2024	2025	2026	2027
30-Year Fixed Rate Mortgage	6.8	6.7	6.6	6.5	6.5	6.5	6.5	6.6	6.6	6.5	6.3
10-Year Treasury Yield (%)	4.4	4.4	4.3	4.3	4.3	4.3	4.3	4.3	4.3	4.3	4.3



assuming adjective
bold, insolent, P

assumption *noun*
Something taken

assertion, given, I
s

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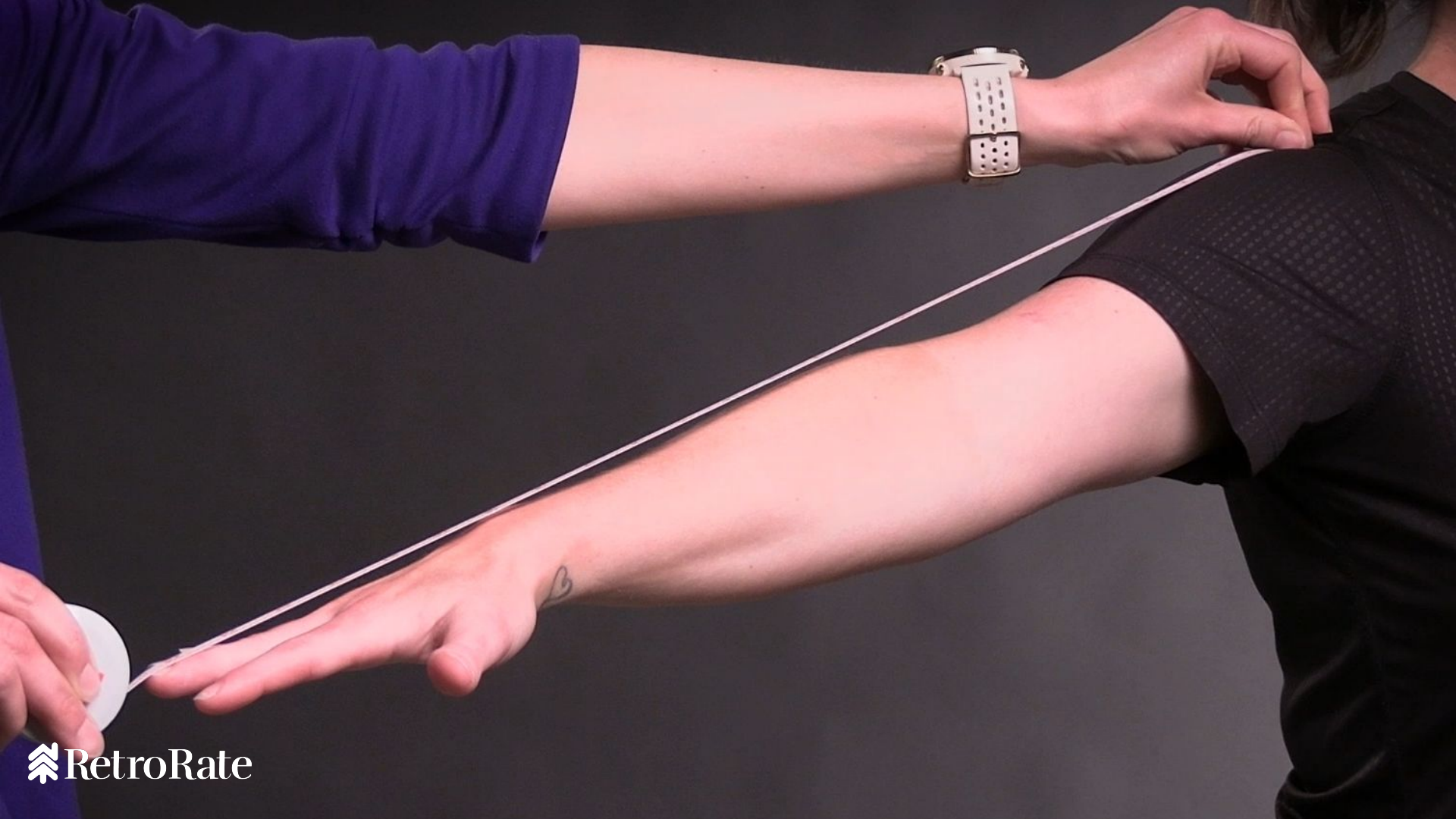






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