

INSIGHT

Business & Industry Consulting Market Analysis Strategic Solutions Financial Investments Risk Management Regulat

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		- 200-					2F ———			200		April 19, 202
	Q1	2024 Q2	Q3	Q4	Q1	Q2	25 Q3	Q4	Q1	. 2026 Q2	Q3	Q4
	Q1	QZ	Ų3	Q4	Q1	Q2	Ų3	Q4	Q1	QZ	Q3	Q4
CONOMIC OUTLO	оок											
conomic Growt												
GDP - (QoQ)	1.6%	3.0%	3.1%	2.4%	0.2%	0.4%	-0.1%	0.7%	1.0%	1.0%	1.4%	1.5%
GDP - (YTD)	1.6%	2.3%	2.6%	2.5%	0.2%	0.3%	0.2%	0.3%	1.0%	1.0%	1.1%	1.3%
Consumer Spding	1.9%	2.8%	3.7%	4.0%	0.5%	0.8%	0.1%	0.1%	0.0%	0.5%	0.8%	1.2%
YTD)	1.9%	2.4%	2.8%	3.1%	0.5%	0.7%	0.5%	0.4%	0.0%	0.3%	0.4%	0.8%
Cout Coording	1 00/	2 10/	5.1%	3.1%	-0.4%	-1.4%	0.8%	-0.2%	0.0%	0.0%	0.0%	-0.2%
Govt Spending YTD)	1.8% 1.8%	3.1% 2.5%	3.3%	3.1%	-0.4% -0.4%	-1.4% -0.9%	-0.3%	-0.2% -0.3%	0.0%	0.0%	0.0%	-0.2%
110,	1.070	2.570	3.570	3.370	0.470	0.570	0.570	0.570	0.070	0.070	0.070	0.17
Consumer Wealt	<u>th-</u>											
Jnemployment	3.8%	4.0%	4.2%	4.2%	4.1%	4.4%	4.9%	5.0%	5.0%	5.1%	4.9%	4.7%
Cons Inflation	3.2%	3.2%	2.6%	2.7%	2.8%	3.1%	3.8%	4.0%	3.7%	3.2%	3.1%	3.1%
Home Prices	6.3%	6.3%	5.0%	4.0%	3.5%	3.4%	3.0%	3.0%	2.8%	2.8%	3.0%	3.1%
					1				1			
SINGLE FAMILY HO	OME & VEHIC	LE LOAN MA	RKETS						ı			
Home Sales-												
Home Sales	4.863	4.740	4.605	4.842	4.862	4.857	1.600	5.156	5.159	5.177	5.253	5.319
Existing Homes	4.200	4.047	3.893	4.163	4.178	4.160	0.870	4.409	4.398	4.421	4.475	4.53
New Homes	0.663	0.693	0.712	0.679	0.684	0.697	0.730	0.747	0.761	0.756	0.778	0.786
Mortgage Origina	tions (Mils)											
Single Family	1.076	1.203	1.343	1.427	1.068	1.533	1.636	1.554	1.539	1.732	1.674	1.585
Purchase App	0.773	0.880	0.924	0.780	0.690	0.924	0.963	0.900	0.866	1.054	1.033	0.943
Refi Apps	0.303	0.323	0.419	0.647	0.378	0.609	0.673	0.654	0.673	0.678	0.641	0.644
Refi Share	28%	27%	31%	45%	35%	40%	41%	42%	44%	39%	38%	41%
/ehicle Sales (Mils	s)-											
/ehicle Sales	15.6	16.0	16.3	17.0	18.0	17.3	17.1	17.0	16.9	17.0	17.1	17.0
									<u> </u>			
MARKET RATE OU	TLOOK											
Benchmark Rate	·S-											
Prime	8.5%	8.5%	8.0%	7.3%	7.3%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
Fed Funds	5.4%	5.4%	4.9%	4.3%	4.3%	4.3%	4.1%	4.1%	4.1%	4.1%	4.1%	4.1%
Byr UST	4.6%	4.1%	4.0%	4.2%	3.9%	3.8%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%
7yr UST	4.4%	3.8%	4.2%	4.2%	4.2%	4.1%	4.0%	4.0%	3.9%	3.9%	3.9%	4.0%
LOyr UST	4.2%	4.4%	3.9%	4.3%	4.5%	4.5%	4.4%	4.4%	4.3%	4.3%	4.3%	4.5%
.,	/0	,0	3.570		570		/0	,				1.570
	6.6%	6.5%	6.3%	6.3%	5.9%	5.8%	5.8%	5.7%	5.7%	5.7%	5.7%	5.7%
Syr Veh Loan		6.6%	5.8%	6.3%	5.9%	6.0%	6.0%	5.9%	5.9%	5.9%	5.8%	5.8%
yr Veh Loan 5yr 1st Mortg	6.5%			_								
yr Veh Loan 5yr 1st Mortg	6.5% 6.7%	7.0%	6.5%	6.6%	6.8%	7.0%	6.8%	6.7%	6.6%	6.6%	6.5%	6.4%
Market Rates- 5yr Veh Loan 15yr 1st Mortg 80yr 1st Mortg Regular Svgs			6.5% 0.2%	6.6% 0.2%	6.8% 0.2%	7.0% 0.2%	6.8% 0.2%	6.7% 0.2%	0.2%	6.6% 0.2%	6.5% 0.2%	6.4% 0.2%

Brian Turner President & Chief Economist bturner@Meridian-ally.com 972.740.9531 www.Meridian-ally.com