



Mortgage Matters

November 2019

The most successful mortgages always start with Homeowners.

snapshot



HOME VALUES

Median existing home price
up 5.9% from last year:
\$272,100 Sept 2019
\$256,900 Sept 2018



EXISTING SALES

Total existing-home sales
fell 2.2% to a seasonally
adjusted annual rate of 5.38
million in September.



FOR SALE

Total housing inventory at the
end of September sat at 1.83
million, approximately equal to
the amount of existing-homes
available for sale in August.

As reported by the National
Association of Realtors®

Thankful to Serve You

As we enter into the holiday season, we'd like to take this opportunity to say thank you to our clients and partners for letting us help you get the mortgage financing you need. Because of your support, and the trust you place in us, we continue to be recognized for providing innovative solutions within the mortgage industry, outstanding customer service and a top-notch work environment.

In 2019, Homeowners Financial Group was awarded two new honors. We were named a finalist in the Ellie Mae Hall of Fame Digital Mortgage Excellence category for our end-to-end loan origination process that uses enhanced technology and simplifies the customer's experience. Our President & CEO, Bill Rogers, was presented with the Founder's Award at the 2019 Industry Leaders of Arizona awards, where we were also named a finalist in the financial services category for our combination of advanced technology with the guidance of a loan professional. And for the eighth year, we were recognized as one of Arizona's Most Admired Companies due to our excellence in leadership, workplace culture, corporate and social responsibility, customer opinion and innovation.

Because we understand the critical role our employees play in our success, we're especially honored to tell you about three additional awards that reflect the value we place on creating an environment where people want to work. For the seventh year in a row, we were included in azcentral.com's list of Top Companies to Work For, and we once again earned the 2019 Best Places to Work award in multiple markets. We also made the list for a new award in our industry, 2019 Best Mortgage Companies to Work For.

Thank you for continuing to choose Homeowners Financial Group to help people across the country realize their dream of owning a home. Without you and your unwavering support, none of this would be possible.