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Housing and Commercial Market Update and Outlook

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HAR International Day
September 5, 2019 | Houston, TX

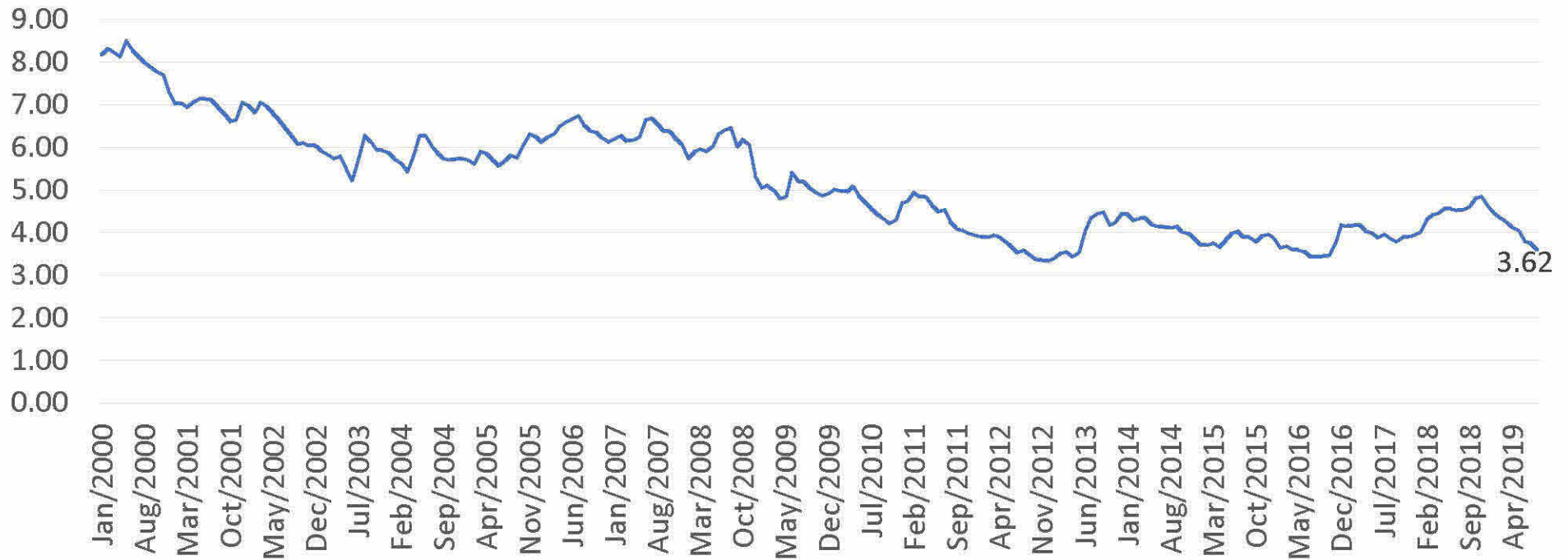


Slight Uptick in Existing Home Sales as of July 2019

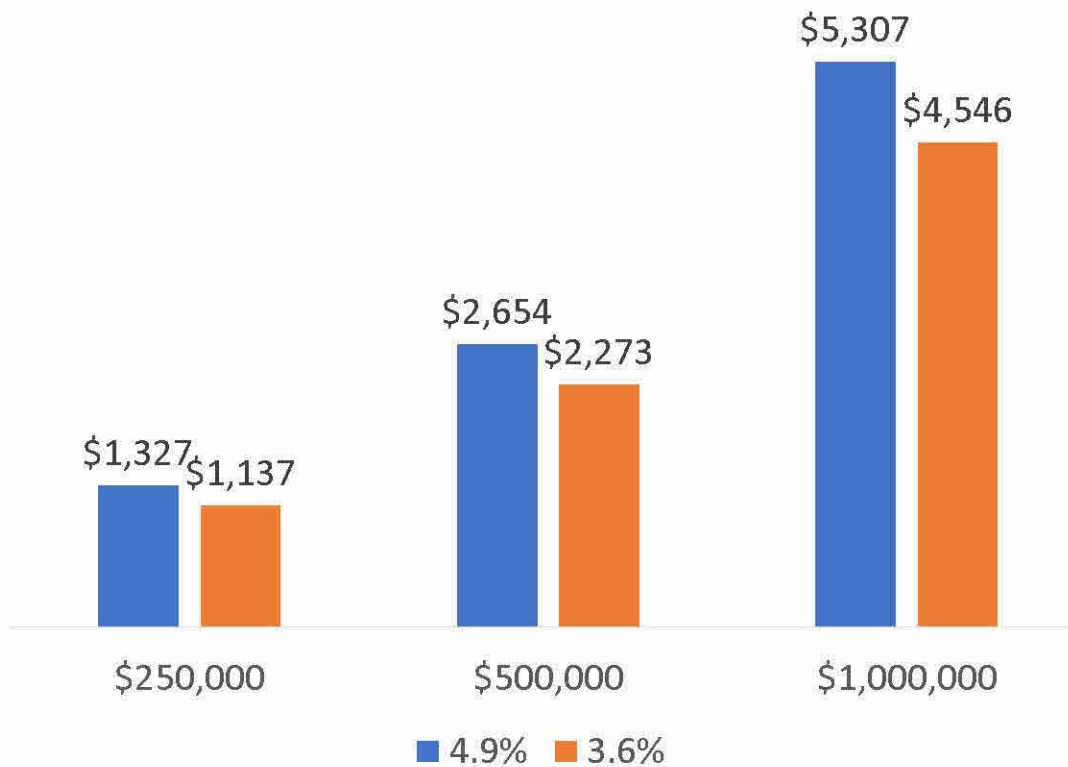


Mortgage Rates Still Trending Down

—30-Yr Fixed Mortgage Rate



Huge Savings from Lower Mortgage Payment



Home Price	Monthly Savings from Lower Rate	Savings Over 30 Years
\$250,000	\$190	\$68,473
\$500,000	\$380	\$136,946
\$1,000,000	\$761	\$273,893

