

AT A GLANCE
year over year

Single Family

Median Sales Price	15.9 %	▲
Average Sales Price	6 %	▲
Number of Sales	15.3 %	▼

Condo/TICs/Loft/Co-ops

Median Sales Price	16.8 %	▲
Average Sales Price	5.9 %	▲
Number of Sales	26.6 %	▼

TILA-RESPA Integrated Disclosure Rule

Starting October 3rd, the Consumer Financial Protection Bureau has introduced a new rule for loan estimates and closing disclosure. The rule includes two new "Know Before You Owe" forms, which will replace four current forms. By introducing forms that are expected to be less confusing, the goal is to make sure consumers understand at every step along the way the terms of their loans and the fees they are paying. The new forms will be used in every mortgage transaction. The Loan Estimate and the Closing Disclosure replace four existing forms: the Good Faith Estimate and the initial Truth-in-Lending disclosure provided when you apply for a loan, and the HUD-1 Settlement Statement and the final Truth-in-Lending form issued just before closing. The Loan Estimate form includes the interest rate, the fees for both lender and 3rd party services such as appraisals & title insurance, estimated closing costs and whether the borrower has the right to shop for services like title insurance. It also lists any pre-payment penalties or future expected changes in interest rates. Lenders will be required to provide this form within three days of a loan application. The Closing Disclosure includes the final figures for closing costs, prepaid taxes and insurance, payments, fees and mortgage terms, plus what costs are being paid by buyer and seller and, for the first time, how much is paid to each real estate company involved in the transaction. Borrowers will receive the Closing Disclosure 3 days in advance, rather than the day of closing. Another big change is that the closing documents now will be drawn by lenders rather than by closing agents. While the law doesn't require the lender to draw up the documents, the law holds the lender accountable for errors.

**Primary Mortgage Market Survey
Information from FreddieMac.com**

Regional Breakdown	30-YR FRM	15-YR FRM	5/1 - YR ARM
Average Rates	3.76%	2.99%	2.98%
Fees & Points	0.6	0.6	0.4

Trends at a Glance

(Single-family Homes)

	September 2015	August 2015	September 2014
Home Sales:	115	186	183
Median Price:	\$1,200,000	\$1,225,444	\$1,035,000
Average Price:	\$1,414,877	\$1,493,009	\$1,334,436
Sale/List Price Ratio:	117.3%	113.8%	110.8%
Days on Market:	25	28	26

(Lofts/Townhomes/TIC)

	September 2015	August 2015	September 2014
Condo Sales:	218	195	267
Median Price:	\$1,047,500	\$1,100,000	\$930,000
Average Price:	\$1,166,694	\$1,232,830	\$1,101,574
Sale/List Price Ratio:	108.1%	108.1%	106.0%
Days on Market:	28	27	33

August Market Statistics

The median price for homes was up 15.9% year over year.

The average price was up 6% from last year.

Homes sales slacked off, dropping 15.3% year-over-year.

Year to date, home sales are off 3.8%.

Homes are also selling quickly, taking an average of 25 days.

Sales Momentum...

for homes fell 1.6 points to -4.3. Sales momentum for condos/lofts dropped 2.9 points to -13.8.

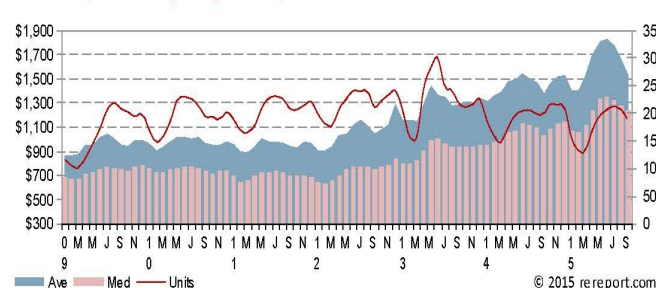
Pricing Momentum...

for single-family homes rose +0.3 of a point to +15.2. Pricing momentum for condo/lofts gained 0.4 of a point to +13.7.

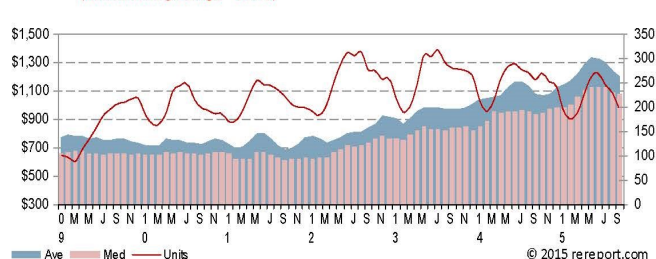
Condo/Loft Statistics

The median price was up 2.6% from August. Year-over-year, the median price was up 16.8%. Condo/Loft sales were down 26.6% compared to last September. Year-to-date, condo sales are down 14%. The sale price to list price ratio stayed over 100% for the 42nd month in a row: 107.7%.

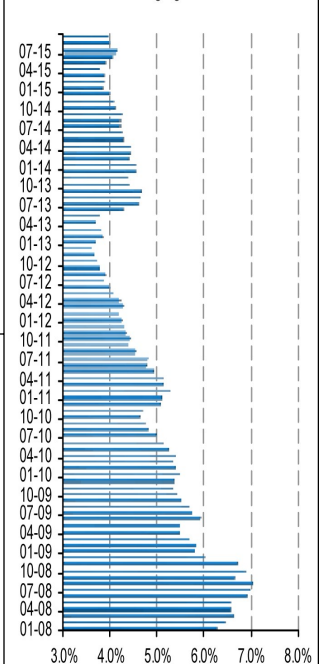
San Francisco Homes: Sold Prices & Unit Sales
(3-month moving average—\$000's)



San Francisco Condos: Sold Prices & Unit Sales
(3-month moving average—\$000's)



30-Year Fixed Mortgage Rates



September Sales Statistics

(Single-family Homes)

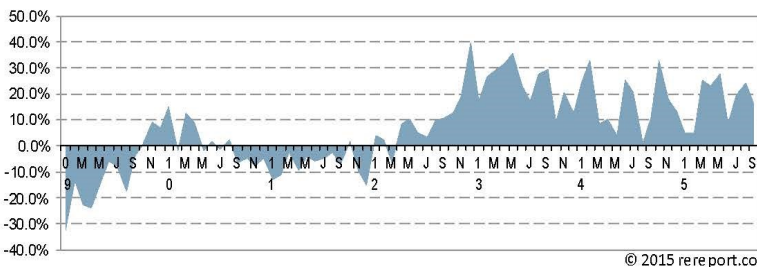
	Prices		Unit	Yearly Change					Monthly Change		
	Median	Average		DOM	SP/LP	Median	Average	Sales	Median	Average	Sales
San Francisco	\$1,200,000	\$1,414,877	155	25	117.3%	15.9%	6.0%	-15.3%	-2.1%	-5.2%	-16.7%
D1: Northwest	\$1,560,000	\$1,618,893	15	27	119.7%	20.0%	5.4%	-21.1%	-4.8%	-17.7%	7.1%
D2: Central West	\$1,210,000	\$1,264,315	27	17	122.5%	22.2%	21.9%	-27.0%	0.8%	2.1%	-22.9%
D3: Southwest	\$915,000	\$1,018,594	11	32	111.2%	13.7%	11.4%	-15.4%	1.7%	-2.4%	0.0%
D4: Twin Peaks	\$1,480,000	\$1,674,000	17	32	114.0%	31.6%	23.5%	-32.0%	2.4%	13.0%	-39.3%
D5: Central	\$2,310,000	\$2,099,667	15	16	122.0%	29.1%	-2.0%	-11.8%	15.5%	-4.5%	-21.1%
D6: Central North	\$2,067,500	\$2,067,500	2	18	111.8%	-24.8%	-24.8%	100.0%	-24.7%	-21.9%	-50.0%
D7: North	\$5,625,000	\$5,625,000	2	22	142.5%	29.2%	18.3%	-17.4%	71.8%	71.8%	0.0%
D8: Northeast	\$2,100,000	\$2,100,000	1	47	105.3%	n/a	n/a	n/a	-72.5%	-72.4%	-66.7%
D9: Central East	\$1,487,500	\$1,968,147	17	26	109.6%	28.2%	55.7%	-19.0%	14.4%	41.3%	-29.2%
D10: Southeast	\$805,000	\$808,020	48	28	114.4%	13.5%	9.0%	11.6%	0.6%	-3.8%	4.3%

September Sales Statistics

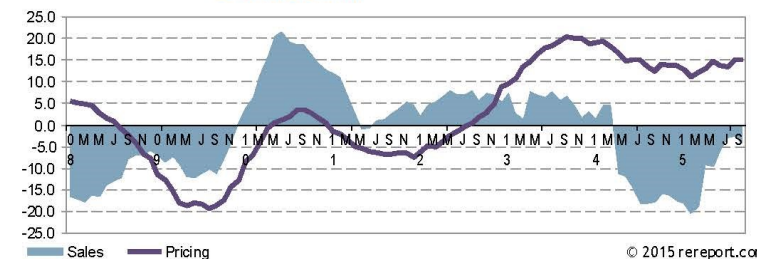
(Condos/TICs/Co-ops/Lofts)

	Prices		Unit	Yearly Change					Monthly Change		
	Median	Average		DOM	SP/LP	Median	Average	Sales	Median	Average	Sales
San Francisco	\$1,075,000	\$1,184,342	171	33	107.7%	16.8%	15.7%	-26.6%	2.6%	1.5%	-21.6%
D1: Northwest	\$975,000	\$1,014,000	5	39	106.1%	5.2%	1.4%	-80.0%	10.9%	4.1%	-68.8%
D2: Central West	\$722,500	\$855,000	4	28	106.0%	1.0%	19.6%	300.0%	51.5%	79.2%	100.0%
D3: Southwest	\$825,000	\$824,308	4	25	110.6%	46.5%	46.4%	100.0%	23.8%	-1.0%	-50.0%
D4: Twin Peaks	\$279,319	\$279,319	1	148	100.0%	-53.4%	-54.3%	-66.7%	-61.7%	-64.6%	-92.3%
D5: Central	\$1,350,000	\$1,345,034	29	30	109.9%	12.5%	15.5%	-12.1%	8.0%	9.7%	7.4%
D6: Central North	\$1,265,000	\$1,169,722	18	31	107.2%	37.5%	25.0%	-30.8%	-2.1%	-1.6%	-5.3%
D7: North	\$1,632,500	\$1,844,464	14	19	101.7%	2.8%	22.2%	0.0%	-1.1%	16.8%	-6.7%
D8: Northeast	\$840,000	\$1,136,293	30	36	109.2%	-1.9%	6.8%	-31.8%	-31.4%	-17.4%	-21.1%
D9: Central East	\$1,062,500	\$1,120,567	60	31	108.3%	17.8%	13.7%	-21.1%	-3.4%	-3.3%	-17.8%
D10: Southeast	\$508,775	\$515,638	4	82	112.8%	9.4%	30.0%	-20.0%	-21.1%	-18.0%	-33.3%

San Francisco Homes: Year-Over-Year Median Sales Price Change



San Francisco Homes: Sales Momentum



***Demand for Real Estate Remains Strong
and with Mortgage Rates Low,
Take Advantage of Positive Leverage.
Acquire Real Estate Assets
with Cheap Money TODAY!***

Orlando Guillory

Realtor/Associate

Cal BRE #01912949

650.455.4545

OrlandoGuillory@gmail.com

**www.GoBHG.com/
OrlandoGuillory**



Source: Statistics reports are provided by Rereport.com,
Interest rates from FreddieMac.com The information
provided is deemed reliable but not guaranteed.