(#116) Dear Management:

July 30, 2019

I just read an article on Housingwire... "Only half of Americans can afford an entry-level home"...

Ugh... so while the current temporary rate relief is giving us a mini refi boom and opening a few more doors of affordability for a few more first time home-buyers... demand by the entry-level crowd will remain low and hence the upward ladder climb of others will be stifled, as well.

BUT silver linings always show through...  And the rental market is booming!

So are you:  taking a second look a muliple property buyer requirements? investors that handle them best? opening the Non-QM door for them? fee breaks to insent them? marketing focused on them? other things I'm not listing?

You should...

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