

Timothy Baron

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A Message from Timothy Baron:

*"**Important info for California homeowners affected by wildfires**"*

Fannie Mae Announces Wildfire Policies

Fannie Mae has informed us that they too have **activated their disaster response policies for homeowners**, this time for those affected by the California wildfires. Homeowners impacted are eligible to stop making mortgage payments for up to 12 months during which time they will not incur late fees or have delinquencies reported to the credit bureaus.

While homeowners are advised to contact their mortgage servicers as soon as possible those servicers are also authorized to **suspend or reduce a homeowner's mortgage payments** immediately for up to 90 days if they believe a homeowner has been affected, even without homeowner contact. Any eligibility for up to 12 months forbearance will not be affected. Servicers must suspend foreclosure and other legal proceedings if it believes there is a disaster-related problem.

"Our thoughts are with the families and communities impacted by the devastating California wildfires," said Carlos Perez, Senior Vice President and Chief Credit Officer at Fannie Mae. "Fannie Mae and our servicing partners are focused on ensuring mortgage assistance is available during this challenging time. We urge everyone in the area to be safe, and we encourage homeowners affected by the fires to **contact their mortgage servicer for assistance** as soon as possible."

Freddie Mac announced similar disaster response policies yesterday.

National Average Mortgage Rates



Mortgage News Daily	Rate	Change	Points
30YR Fixed	7.27%	0.00	0.00
15YR Fixed	6.92%	0.00	0.00
30YR FHA	6.91%	+0.01	0.00
30YR Jumbo	7.52%	-0.03	0.00
7/6 SOFR	6.70%	-0.08	0.00
30YR VA	6.92%	+0.01	0.00

Rates as of: 11/2

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	100.02	+0.21
10 YR Treasury	4.8817	-0.0482
30 YR Treasury	5.2507	-0.0575

Pricing as of: 11/2 11:33AM EST

Recent Housing Data

		Value	Change
Mortgage Apps	Oct 21	195	+3.39%
Building Permits	Sep	1.4M	+0.43%
Housing Starts	Sep	1.22M	-4.24%
New Home Sales	Sep	676K	-1.17%
Pending Home Sales	Aug	71.2	0%
Existing Home Sales	Oct	3.99M	+0.25%
Builder Confidence	Oct	29	-9.38%

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The Arizona Loan Baron is at your service!

I would appreciate the opportunity to share with you my extensive mortgage lending experience. My client focused approach has allowed me to build long lasting relationships and partnerships throughout Arizona. I know this market. I live here and work here. Please allow me to be your mortgage lending partner.

Timothy Baron 

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