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A Message from Jeffrey Chalmers:

"Happy Holidays from Fannie and Freddie..."

A Gift From Fannie/Freddie - Evictions Suspended for the Holidays

Both Freddie Mac and Fannie Mae have announced the **suspension of eviction lockouts** for single-family and two- to four-unit properties for the holiday season. The moratorium will begin December 17 and end January 2.

Fannie Mae said it will allow legal and administrative proceeding for evictions to proceed during the 16-day period, but **families will be allowed to remain in the home**.

"We believe it is important to extend the timeline of help for struggling borrowers during the holidays," said Jacob Williamson, Vice President of Single-Family Real Estate at Fannie Mae. "We encourage homeowners who may be struggling with their mortgage or facing possible foreclosure to reach out to Fannie Mae or your servicer to get help. We want to help pursue those options whenever possible."

The GSE's said the suspension will apply to eviction lockouts on Freddie Mac real estate owned homes but will not affect other pre-or-post-foreclosure activities. Companies managing local evictions for Freddie Mac **may continue to file documentation** as needed during the suspension period.

Persons who think they may be affected by these suspensions or eligible for disaster relief from either of the GSEs should contact their servicers or call Fannie Mae or Freddie Mac for more information.

National Average Mortgage Rates



	Rate	Change	Points
Mortgage News Daily			
30 Yr. Fixed	6.86%	-0.05	0.00
15 Yr. Fixed	6.31%	-0.02	0.00
30 Yr. FHA	6.32%	-0.06	0.00
30 Yr. Jumbo	7.04%	-0.03	0.00
5/1 ARM	6.53%	-0.02	0.00
Freddie Mac			
30 Yr. Fixed	6.78%	-0.08	0.00
15 Yr. Fixed	6.07%	-0.09	0.00
Mortgage Bankers Assoc.			
30 Yr. Fixed	7.00%	-0.03	0.60
15 Yr. Fixed	6.63%	+0.07	0.61
30 Yr. FHA	6.87%	-0.03	0.92
30 Yr. Jumbo	7.13%	+0.02	0.38
5/1 ARM	6.22%	-0.16	0.60

Rates as of: 7/26

Recent Housing Data

		Value	Change
Mortgage Apps	Jul 10	206.1	-0.19%
Building Permits	Mar	1.46M	-3.95%
Housing Starts	Mar	1.32M	-13.15%
New Home Sales	Mar	693K	+4.68%
Pending Home Sales	Feb	75.6	+1.75%
Existing Home Sales	Feb	3.97M	-0.75%

Because Integrity Matters™

		Value	Change
Builder Confidence	Mar	51	+6.25%

Jeffrey has spent the last three decades perfecting an Honest, Open and Transparent (HOT™) loan and closing process that is laser-focused on enhancing the consumer mortgage experience. By combining old-school, trustworthy customer service with real-time, mobile-friendly technology, he has successfully built thousands of loyal, raving fans.

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