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Fannie/Freddie Regulator and CFPB Agree Will Share Mortgage Servicing Info

The Federal Housing Finance Agency (FHFA) and the Consumer Financial Protection Bureau (CFPB) have made arrangements to share information during the COVID-19 national emergency. CFPB is a big portal for and repository of consumer complaints about providers of financial services and has agreed to make that information as it relates to **mortgage servicers** along with appropriate analytical tools to FHFA available. In turn, the conservator and regulator of the GSEs Fannie Mae and Freddie Mac will provide information to the Bureau about **forbearances, modifications and other loss mitigation initiatives** undertaken by servicers of GSE loans.

The GSEs have instructed servicers to enter into forbearance agreements with borrower encountering financial hardship due to the pandemic. These agreements allow borrowers to pause or reduce their mortgage payments although those amounts must ultimately be paid back. Mortgage servicers are responsible for working with borrowers to set up a repayment plan that works for both parties.

FHFA Director Mark Calabria said the partnership with CFPB will allow the GSEs to see **how servicers are working with their customers** during the crisis and going forward. "No one should be worried about losing their home," he said. "Borrowers are entitled to accurate information about their forbearance options. This partnership with CFPB ensures FHFA can address misconceptions stemming from consumer complaints by working with Fannie and Freddie servicers."

"Help for consumers is always here at the CFPB through our complaints process," CFPB Director Kathleen L. Kraninger said. "In addition to working with your lender to get an answer for you, we analyze the information to better educate consumers, provide clear rules for financial institutions, and hold companies accountable."

Through its **consumer complaint system** CFPB gets responses from companies to resolve consumer issues and takes the information into account in supervisory and enforcement work. The agency has also worked to educate consumers about options to help them during the crisis including those regarding student loan payment suspension, mortgage forbearance, stimulus payments, and the Paycheck Protection Program

National Average Mortgage Rates



Mortgage News Daily	Rate	Change	Points
30YR Fixed	7.30%	+0.12	0.00
15YR Fixed	6.92%	+0.09	0.00
30YR FHA	6.89%	+0.07	0.00
30YR Jumbo	7.40%	+0.03	0.00
7/6 SOFR	6.80%	+0.31	0.00
30YR VA	6.90%	+0.07	0.00

Rates as of: 11/10

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.43	-0.62
10 YR Treasury	4.9860	+0.0952
30 YR Treasury	5.3557	+0.0737

Pricing as of: 11/10 5:59PM EST

Recent Housing Data

		Value	Change
Mortgage Apps	Oct 28	192.6	-1.23%
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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