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A Message from Philip Bennett:

"Be safe! I am catching a flight to NY call me if you need anything 305-407-0747"

Fannie Offers Assistance to Hurricane Victims

As hurricane Irma roars toward Florida, and the Houston area tries to dry out from hurricane Harvey, Fannie Mae is reminding those homeowners might be or already have been affected by the storms about the **options it provides** for its single-family mortgage borrowers.

Homeowners who suffer damage or displacement are encouraged to **contact their servicers as soon as possible**, or to call Fannie Mae directly at 1-800-2FANNIE. Servicers are authorized to suspend or reduce monthly payments for up to **90 days**, with additional payment forbearance of up to 12 months in some circumstances. Servicers can provide this assistance even if they do not hear from homeowners if they suspect they have been affected.

"It is important for those in the path of the storm to focus on their safety as they deal with the potential impact of Hurricane Irma," said Carlos Perez, Senior Vice President and Chief Credit Officer at Fannie Mae. "Fannie Mae and our lending and servicing partners are focused on ensuring assistance is offered to individuals and families in need. We are monitoring the path of the storm and have provided our Single-Family lenders and servicers and our Multifamily DUS® lenders and borrowers with the tools and flexibility to assist impacted borrowers, renters, and communities."

In addition, servicers are **required to suspend foreclosures** or other legal proceedings if they believe the disaster has impacted a homeowner. Servicers will be reimbursed for their costs for post storm inspections.

For homeowners or buyers who are concerned about loan closing delays, Fannie Mae says credit underwriting and appraisal documents **can be up to 180 days old** at the time of closing.

More general information on mortgage assistance options can be found at www.knowyouroptions.com/relief and information specific to Hurricane Irma at www.fanniemae.com/Irma.

National Average Mortgage Rates



Mortgage News Daily	Rate	Change	Points
30YR Fixed	7.51%	+0.01	0.00
15YR Fixed	7.04%	+0.01	0.00
30YR FHA	7.08%	+0.03	0.00
30YR Jumbo	7.52%	+0.02	0.00
7/6 SOFR	7.12%	-0.01	0.00
30YR VA	7.10%	+0.03	0.00

Rates as of: 11/16

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	98.72	+0.02
10 YR Treasury	5.1260	-0.0082
30 YR Treasury	5.4741	-0.0017

Pricing as of: 11/16 7:32PM EST

Recent Housing Data

		Value	Change
Mortgage Apps	Nov 4	204.6	+6.23%
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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From Bennett Capital Partners Mortgage Brokers

At Bennett Capital Partners Mortgage Brokers, located on Brickell Avenue in Miami, we are your trusted Florida mortgage broker, specializing in residential and commercial loans.

Our services are tailored to your needs, offering competitive rates and fast turnarounds. Whether you're seeking a conventional, VA, or FHA loan, we've got you covered. We also offer financing for warrantable and non-warrantable condos, condo-tels, first-time homebuyers, foreign nationals, and more.

Our specialties include:

- DSCR loans
- No Doc Loans
- Hard money loans
- Bridge Loans
- Private lending
- Jumbo loans
- Investment property loans
- 100 percent financing

We proudly serve all of Florida, including areas like Edgewater, South Beach, Brickell, Coral Gables, Tampa, Orlando, Fort Lauderdale, Naples, and more. Contact us today for expert mortgage advice and personalized loan solutions across the state!

Philip Bennett 

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