

# NEWS BRIEF

January 2014

## NEW HOUSING REGULATOR TO DELAY FANNIE, FREDDIE MORTGAGE FEE HIKES

Congressman Mel Watt, the incoming director of the Federal Housing Finance Agency, said he plans to delay the increase in fees on government-backed loans that the agency announced this month.

By: Margaret Chadbourn, Reuters, December 21, 2013 | To read the article in full, please visit: <http://www.reuters.com/article/2013/12/21/us-usa-mortgage-fee-idUSBRE9BK08I20131221>

## HIGH COST OF INSURING AGAINST TRUE RISK OF FLOODING CREATING 'SERIOUS STICKER SHOCK'

For years, subsidized flood insurance rates allowed financing for the construction of millions of homes and businesses in flood-prone areas around the U.S.

By: Inman News, December 26, 2013 | To read the article in full, please visit: [http://www.inman.com/wire/high-cost-of-insuring-against-true-risk-of-flooding-creating-serious-sticker-shock/?utm\\_source=20131226&utm\\_medium=email&utm\\_campaign=dailyheadlinespm](http://www.inman.com/wire/high-cost-of-insuring-against-true-risk-of-flooding-creating-serious-sticker-shock/?utm_source=20131226&utm_medium=email&utm_campaign=dailyheadlinespm)

## THE ROAD TO AN ELECTRONIC MORTGAGE

Advancements in technology continue to pave the way for an easier, more cost-effective and streamlined mortgage process.

By: Jeff Knott, National Mortgage Professional Magazine, December 24, 2013 | To read the article in full, please visit: <http://www.nationalmortgageprofessional.com/news45714/road-electronic-mortgage>

## FINANCIAL SERVICES TRENDS TO WATCH IN 2014

From the rise of Bitcoin and Kickstarter to new initiatives from the Consumer Financial Protection Bureau (CFPB), there is a fresh entrepreneurial energy in and around financial services.

By: Rob Ebrahimi, Contributor, Forbes Magazine, December 23, 2013 | To read the article in full, please visit: <http://www.forbes.com/sites/rodebrahimi/2013/12/23/financial-services-trends-to-watch-in-2014/>

## A LOOK AHEAD: EXPERTS PREDICT 2014 HOUSING MARKET

The U.S. real estate market made a robust comeback in 2014, surpassing expectations of many economists, as the combination of low inventories and historically low interest rates caused home prices to rise and even helped fuel bidding wars in some markets, surpassing the expectations of many economists.

By: Michele Lerner, Realtor.com, December 6, 2013 | To read the article in full, please visit: <http://www.realtor.com/news/experts-predict-2014-housing-market/#.UrEm-PRDuSp>

## WSJ'S 2013 BUSINESS NEWS QUIZ

The past year was marked by investor activism and CEO ousters, cross-border mergers and more gadget debuts.

By: The Wall Street Journal, December 26, 2013 | To test your knowledge of 2013's business events, please visit: <http://online.wsj.com/news/articles/SB10001424052702304337404579214150957649822>

## 6 TRICKS TO MAKE YOUR NEW YEAR'S RESOLUTIONS STICK

The holiday season is a great time to reflect on personal and business achievements and set goals for the coming year.

By: Reuters with content by Entrepreneur, December 27, 2013 | To read the article in full, please visit: <http://www.reuters.com/article/2013/12/27/idUS273994680420131227>



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