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Mortgage Daily

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AllRegs Market Clarity Powers MCAI Index

Have mortgage lending standards loosened or tightened this month? Check out the Mortgage Credit Availability Index, a report from the Mortgage Bankers Association which analyzes data from AllRegs Market Clarity product. [read more](#)

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Hundreds More BofA Employees Laid Off in Ohio
Bank of America Corp., which has already been aggressively cutting jobs across the country, is eliminating hundreds more. Production employees in Ohio handling government refinances are impacted this time around. [read story](#)

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Fannie's Delinquency Lowest Since '08 [preview](#) | [full story](#)

The last time serious residential delinquency was this low at Fannie Mae was in 2008. New business inched higher. www.mortgagedaily.com/FannieProduction083013.asp

Appraisal QC: 10 Critical Warning Signs

Avoid penalties and buybacks using best practices for appraisal quality control. Download the definitive guide to building an efficient, compliant appraisal QC process. [Click here](#) to learn more.

Mortgage Conference Calendar Filling Fast [preview](#) | [full story](#)

Marketing, servicing and credit unions are among some of the topics scheduled for discussion at upcoming mortgage-related conferences. Other events will touch upon real estate valuations, quality assurance and the Federal Housing Administration. www.mortgagedaily.com/Conferences083013.asp

Mortgage Layoffs in Process at Chase

As the level of distressed home loans continues to fall at JPMorgan Chase & Co., the level of mortgage layoffs is soaring.
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Merger to Create Retail Mortgage Powerhouse

The announced merger of two mortgage bankers is projected to create one of the largest independent retail lenders in the country.
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Slowing Refis Behind Hundreds of Wells Fargo Layoffs

Increasing interest rates on home loans are driving down refinance originations and prompting production layoffs -- including more than 700 at Wells Fargo Home Mortgage.
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Florida Firm Defrauded Fannie, Freddie

The vice president of a Florida mortgage firm has admitted

Mortgage Branding Platform

Investor or partner being considered for established SoCal mortgage lending brand with existing loan origination platform.
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ARM Business Slows as Fixed Rates Retreat [preview](#) | [full story](#)

New mortgage business mostly held up this week, though a decline was noted for adjustable-rate mortgages as fixed interest rates eased. Purchase financing also slowed.
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Mortgage insurers have improved their new business for five straight months now, though defaults have increased four months in a row.
www.mortgagedaily.com/MiProduction083013.asp

Mortgage Insurance News

Stories about mortgage insurance business and litigation. Statistics for mortgage insurance issuance and defaults.
www.mortgagedaily.com/news/MortgageInsurance.asp

Radian Deal Limits Liability on Freddie Loans [preview](#) | [full story](#)

A deal reached by Radian Guaranty Inc. limits its exposure on home loans that are guaranteed or owned by the Federal Home Loan Mortgage Corp. and cuts its delinquency rate by around 119 basis points.
www.mortgagedaily.com/SettlementRadianFreddie083013.asp

that he withheld
millions of dollars in
proceeds from
Fannie Mae and
Freddie Mac on
loans that had been
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