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(Fabian Kuhlman II)

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RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 52 pages. Original publisher: Washington, D. C. : U. S. G. P. O. , 2006 LC Number: KF32 . F55 2006p OCLC Number: (OCOLOC)70804540 Subject: Home ownership -- Government policy -- United States. Excerpt: . . . 15 NOTE: GNMA Government National Mortgage Association; HECM Home Equity Mortgage Insurance; MBS Mortgage-Backed Securities. Basis of estimate The budgetary impact of this legislation would stem from additional offsetting collections generated by expanding the HECM loan program, raising the loan limits for FHAs single-family program, and increasing activity for the Government National Mortgage Association (GNMA). CBO expects other provisions of the bill would have no significant budgetary impact over the next five years. The major provision of the bill are discussed below. Expanding the HECM Loan Insurance Program HECM loans are considered to be reverse mortgages because they enable homeowners who are at least 62 years of age to withdraw some of the equity in their home in the form of monthly payments, in a lump sum, or through a line of credit. Under current law, FHA is permitted to guarantee up to a cumulative total of 250, 000 such loans, and CBO expects that FHA will reach that cap in 2007. Loan size is tied to loan limits that vary by geographic region, and such loans cannot be used to purchase another home. Enacting this legislation would remove the statutory limitation on the number of loans that could be guaranteed, set a single nationwide loan limit for the HECM program tied to the conforming loan amount, and allow borrowers to use HECM loans to purchase a new home. Conforming loans have terms and conditions that follow the guidelines set forth by the Government Sponsored Enterprises (GSEs)....



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