



**OBSERVATIONS FROM THE DESK OF
ALICE OLDFORD**
(863) 273-2166 aoldford@yahoo.com
www.alice.oldford.com



Need a referral? Please give me a call.

The vote is the most powerful non-violent tool we have.

John Lewis



Please check out my Realtor Facebook page

In an effort to keep the information flowing throughout the month, I've added a Realtor Facebook page. I hope you will "like" the page and check often for updates. <https://www.facebook.com/aliceoldfordrealtor>



Rates Rising



Mortgage rates are at their highest level in 7 years with 30 year fixed averaging 4.9%. Still time to get into an affordable home.

Storm Damage Woes?

According to Fannie Mae homeowners affected by natural disasters can request a delay in their monthly mortgage payments.



- ◆ Homeowners impacted by Hurricane Michael are eligible to stop making mortgage payments for up to 12 months, which will not incur late fees nor be reported as delinquencies.

Carlos Perez, senior vice president and credit officer at Fannie Mae encourages homeowners affected by the storm "to contact their mortgage servicer for assistance as soon as possible."

US Water Quality

Congress just signed a bill to improve U.S. water quality, the Water Infrastructure Act of 2018 (S. 3021). Florida is hopeful that this will help in the fight against red and green algae. Senator Marco Rubio says the bill "includes key authorization projects that will address Florida's growing water challenged,

