

Stewart – Massachusetts Mid-Week Update – February 3, 2021

We hope that you made it through the first February snowstorm – it looks like we may be seeing more snow this coming weekend. Good news if you are able to take some time away to go skiing! In this update we wanted to let you know of a few recent changes made by the Biden administration and the federal agencies that will affect mortgage lending. We also wanted to remind those of you who use iPhones or iPads that Apple recently released an important security patch. On a sad note, we wanted to pass on the link to the obituary for Dr. Frederick Kalisz, the Bristol County Southern District Register of Deeds and the former Mayor of New Bedford, who passed away on January 27.

- *Expanded Mortgage Eligibility for DACA Recipients*

On January 20, the Federal Housing Administration (FHA) announced that people living in the United States under the Deferred Action for Childhood Arrivals (DACA) program who are also permitted to work here will be eligible to apply for mortgages insured by FHA. This is a change from HUD's prior announcement in June 2019 that DACA recipients were not eligible to apply for FHA-insured mortgages. To read the full announcement, follow this link: https://www.hud.gov/sites/dfiles/SFH/documents/SFH_FHA_INFO_21-04.pdf

- *Mortgage Loan Limits for 2021*

Each year agencies publish maximum dollar limits for each of the mortgage lending programs. The Federal Housing Finance Agency set the limit for a conventional loan is \$548,250 for most single-family properties, but can be as much as \$822,375 in some higher cost of living jurisdictions. FHA and VA raised their limits as well. You can read about the new limits, and what lenders require from mortgage applicants, in this Yahoo! Finance article: <https://finance.yahoo.com/news/minimum-mortgage-qualifications-2021-154645971.html>

- *Apple Security Fix for iPhones and iPads*

Late last year, researchers discovered that hackers were able to exploit security vulnerabilities in its iOS operating system. As a result, Apple released iOS version 14.4 last week. The update fixes three known bugs. To download the latest update on your iPhone or iPad, go to Settings – General – Software Update.

- *Obituary for Register Frederick M. Kalisz, Jr., PhD*

We were saddened to learn of the death of Dr. Fred Kalisz, the Bristol County South Register of Deeds, on January 27, 2021. He had also served as the Mayor of New Bedford for 8 years. Our condolences go out to his co-workers at the Registry, his family, and his friends. You can read Dr. Kalisz's obituary here: <https://www.southcoasttoday.com/obituaries/story-obituaries-2021-01-30-dr-frederick-m-kalisz-jr-63-4324109001>

- [Stewart's Massachusetts COVID-19 Resource Page](#)

Please view our resource page which contains all the local information relative to underwriting guidance, affidavits, registry closures and frequently asked questions. This site will be updated regularly. To access click [HERE](#) and make it a favorite on your web-browser. You can also copy the following URL and paste it into your web

browser: <https://www.stewart.com/content/stewart/stewartcom/en/stg/massachusetts/underwriting-resources/forms-policy-information/covid-19-info-resources.html>



200 5th Avenue, Suite 301, Waltham, MA 02451
Phone: 800-628-2988 **Fax:** 781-697-3336

Monarch Place - 1414 Main Street, Suite 1835, Springfield, MA 01144
Phone: 413-930-8090 **Fax:** 978-964-0565

Tiziano Doto, Agency Services Manager - tiziano.doto@stewart.com

Jutta R. Deeney, VP, State Counsel - jutta.deeney@stewart.com

Shannon Coleman, Underwriting Counsel - scoleman@stewart.com

Christine Provost, Associate Senior Underwriting Counsel - christine.provost@stewart.com

Tracie Kester, Underwriting Counsel - tracie.kester@stewart.com

Paula M. Cuculo, Underwriting Counsel - paula.cucoulo@stewart.com

General MA Underwriting Mailbox - massuwing@stewart.com

Tracy Hawkins, Agency Sales Representative Sr. - tracy.hawkins@stewart.com

Rita Kelly-Parsley, Agency Sales Representative Sr. - rita.kelly-parsley@stewart.com

Tom Potito, Agency Sales Representative Sr. - tom.potito@stewart.com

Mary Blomerth, Agency Sales Representative Sr. - mary.blomerth@stewart.com

Lyslie A. DeMeo, Agency Sales Representative, Sr. - ldemeo@stewart.com