A look at stories across HousingWire's weekend desk, with more coverage to come on bigger issues:

The Federal Housing Finance Agency released its plan to provide more refinancing opportunities for homeowners Monday.

President Obama announced his administration was working on such a plan in September, and FHFA Acting Director Edward DeMarco said his agency would do so through tweaks to the Home Affordable Refinancing Program.

Current Fannie Mae and Freddie Mac borrowers with loan-to-value ratios between 80% and 125% could qualify for a refinanced rate set — not by the government-sponsored enterprises — but by the mortgage originator.

More than 838,000 borrowers have moved through the federal program since it began in 2009, well short of the 4 million to 5 million originally estimated and roughly 7% of the refis occurred for borrowers more than 105% LTV.

Analysts at investment bank Keefe, Bruyette & Woods expect modest changes to upfront fees, LTV caps and even some relief for representation and warranty claims.

"We think a partial or limited waiver will be part of the announcement and is potentially the most significant element of the announcement," the analysts said.

JPMorgan Chase (JPM: 37.02 +8.31%) analysts also said the impact would be limited.

The conditional prepayment rate is the percentage of remaining principal outstanding in a pool of loans expected to be paid off that particular month. In September, the total prepayments for

Fannie Mae jumped to a CPR of 21.7%, up from 17.5% the prior month and 15.4% in July.

"Changes to LTV limits, second liens, mortgage insurance and documentation, if enacted, would raise seasoned premiums speeds less than 5 CPR. Changes to reps and warrants would be most impactful," analysts said.

The Arizona Department of Insurance took control of private mortgage insurer PMI Group Inc. (PMI: 0.3076 0.00%).

In August, the regulator prohibited the troubled company from writing new business. Over the weekend, it took possession of the entire organization and said it make 50% of future claim payments and defer the rest.

According to a statement, PMI said it will continue to support servicing needs and loss mitigation programs.

One House Republican vowed to fight for reinstalling the elevated conforming loan limits that expired Oct. 1 for government-insured mortgages.

The House already denied taking up legislation from **Rep. John Campbell (R-Calif.)** in September to do so. But the Senate approved an amendment to a minibus spending bill last week that was modeled after Campbell's legislation. The Senate is expected to vote on the overall bill after the recess, and the House will take it up afterward.

"The drop in the limits last month has and is continuing to drastically hurt American homeowners and home sales," Campbell said in a statement sent to HousingWire over the weekend. **"I will continue to work with both my Republican and Democratic colleagues in the House to ensure that this extension is signed into law."**

Hudson & Marshall will auction 100 previously foreclosed homes in Nevada and Arizona for the Department of Housing and Urban Development.

The auction will take place Nov. 5 at the J.W. Marriott in Las Vegas and will broken into two sections. The first will unload 70 Vegas properties. Only buyers who have not purchased a HUD property in the past two years will be allowed to make bids, and they must occupy the home for at least one year.

The second session will be open to all bidders for 40 homes in Nevada and Arizona. No limitation will be placed on these bidders.

HUD will provide financing, up to 3% in closing costs for buyers, and a 3% commission to selling agents registered with HUD.

An organization of small businesses community groups sent a letter to President Obama, Treasury Secretary Timothy Geithner, Federal Reserve Chairman Ben Bernanke and Federal Deposit Insurance Corp. Chair Martin Gruenberg protesting Bank of America (BAC: 7.22 +9.56%) for moving risky and deteriorating derivatives from Merrill Lynch to its FDIC-insured subsidiary.

Bloomberg reported the move last week, noting the Fed and the FDIC were split over whether to allow the move. In the company's quarterly call with investors, BofA CEO Brian Moynihan said it was something the bank and other financial institutions do regularly.

"Congress and your administration said after the financial crisis that we would allow no more bailouts of the big banks and yet that is exactly what this is," according to the protester's letter.

Four more banks closed over the weekend, bringing the total for the year to 84. The latest failed banks are expected to cost the Federal Deposit Insurance Corp. $358.8 million.

The Federal Reserve closed the Community Banks of Colorado. Kansas City-based Bank Midwest assumed all $1.3 billion in deposits and purchased essentially all $1.3 billion of assets. The closing is expected to cost the deposit insurance fund $224.9 million.

The Florida Office of Financial Regulation closed Old Harbor Bank in Clearwater, Fla. The 1st United Bank in Boca Raton, Fla., assumed all $217.8 million in deposits and agreed to purchase essentially all $215.9 million of assets. The closing is expected to cost the FDIC $39.3 million.

The Georgia Department of Banking and Finance closed Decatur First Bank and Community Capital Bank. State Bank and Trust assumed $166.2 million in deposits and $181.2 million in assets of Community Capital. The closing is expected to cost $62 million. Atlanta-based Fidelity Bank assumed all $179.2 million in deposits of Decatur First Bank and agreed to purchase essentially all $191.5 million in assets. The FDIC expects the closing to cost $32.6 million.