



General UW Guideline Changes

Revised: January 4, 2010

** CORRECTION **

Effective Monday, January 4, 2010, ALL new submissions require the minimum FICO scores of:

Conforming Loans: 620

USDA-RHS Loans: 660

FHA Loans: 660

This includes FHA Streamline Refinances, for transactions with a base loan amount <\$417,000, prior to the inclusion of UFMIP. This credit score requirement applies regardless of AUS findings or FHA requirements.

Note: For FHA Streamline loans a tri-merged credit report (or a mortgage only credit report showing scores from 3 bureaus) must be obtained to verify the minimum score requirements.

We apologize for the short notice, our End Investors did not grant us an earlier notification.

If you have any questions, please contact your Account Executive.

Thank you for your continued business!

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