



IMPORTANT ANNOUNCEMENT

Released: July 31, 2008

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Effective Monday, August 4, 2008, the following changes to the maximum number of properties financed will go into effect:

CONFORMING LOAN PROGRAMS:

If the subject property is a second home or investment property, the borrower(s) can have **NO MORE** than **FOUR** properties financed including the subject property (from a previous maximum of 10). If the subject property is an owner occupied property, the maximum remains at 10 financed properties.

NON-CONFORMING LOAN PROGRAMS:

If the subject property is an investment property, the borrower(s) can have **NO MORE** than **FOUR** properties financed including the subject property (from a previous maximum of 10). If the subject property is an owner occupied property, the maximum remains at 10 financed properties.

Automated underwriting systems may not support this policy. Until the system is supported, the number of properties financed restriction must be applied **manually** regardless of AUS decision.

**THE LAST DAY TO LOCK UNDER CURRENT GUIDELINES IS
AUGUST 1, 2008.**

**Loans must close by August 15, 2008
regardless of the expiration date of the commitment.**

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

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