



FHA Loan Program Changes

Released: March 5, 2008

Account Executives:

Joe Houk
414-659-1482
Jason Schultz
414-313-6243
Chad Heller
608-347-2131

Conforming:

Dianna Sullivan
X3401
Deanna Petkus
X3400
Bonnie
Holzberger
X3418
Kelly Borzick
X3404
Maria Estevez
X3417

FHA / Subprime:

Mike Borzick
X3411
Missy Kronquist
X3413
Dan Daley
X3414
Fred Howard
X3423

In response to continued movement in the mortgage market, One Choice Mortgage is making the following changes to FHA loans effective March 10, 2008.

- ✚ Credit scores below 580 require “Approve Eligible” or “Accept” on all non-streamline refinance transactions.**
- ✚ Manual underwriting is allowed on non-streamline refinance transactions with credit scores of 580 and higher.**
- ✚ NOTE: Streamline refinance transactions are not impacted by this policy change.**

The last day to lock under current guidelines is Friday, March 7, 2008. Commitments will be honored through the expiration date and extensions will NOT be granted.

If you have any questions, contact your Account Executive.

ONE CHOICE MORTGAGE, LLC
7700 W. Bluemound Road
Wauwatosa, WI 53213

Phone: 866-866-1410 / 414-431-3100
Conforming Fax: 414-431-3101
BC Fax: 414-777-0112 / 414-777-0113

Website: www.onechoicemort.com

“all your choices should be this easy!”