



Correspondent Lending

CPPB2014-04b  
GEOGRAPHIC TERRITORY  
EXPANSION

**CORRESPONDENT PRODUCT & PRICING BULLETIN 2014-04b  
GEOGRAPHIC TERRITORY EXPANSION**

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First Community Mortgage is pleased to announce the expansion of our geographic footprint into the West and Southwest Regions of the United States. Listed below are the additional states which are now available for our Correspondent channel. As always, loans must meet all applicable State and regulatory requirements. We have included a short list of some of the most common underwriting nuances in some of the new states. More detailed guidance will be added to our full product guidelines at the end of April.

**Colorado**

**Kansas**

**Wyoming**

**Nebraska**

**New Mexico**

- Community Property State (see existing section in full guidelines for more details)

**Louisiana**

- Community Property State (see existing section in full guidelines for more details)

**Oklahoma**

- Maximum DTI allowed is the lessor of 55% or the program maximum.

**Texas**

- 50 (a)(6) refinances are ineligible.

Please reference the [Correspondent Lending Territory](#) for a full list of approved states.