

FCM Delegated Correspondent Lending has made the following product updates effective Tuesday, January 6<sup>th</sup>, 2015:

**CONFORMING**

- Up to 97% LTV for eligible purchase and refinance transactions
- MyCommunity Mortgage enhancement available up to 97% LTV for eligible purchase and refinance transactions
- Clarification that agency jumbo condominiums are limited to DU only (Super Conforming)
- See updated [Credit Score & LTV Matrix](#) and updated [Standard Conforming Product Guide](#) for complete product details
- See Delegated Correspondent Rate Sheet for associated pricing and/or adjustors

**VA**

- Up to 100% LTV for non-IRRRL (cash out) VA refinance
- Clarification of maximum loan amounts for VA High Balance transactions
- See updated [Credit Score & LTV Matrix](#) and updated [VA Product Guide](#) for complete product details
- See Delegated Correspondent Rate Sheet for associated pricing and/or adjustors

Please contact your Account Executive or Client Manager with any questions.