

FCM Delegated Correspondent Lending has made the following updates have been published to the Product Guides and the FCM Knowledge Center as of April 4, 2016:

Conventional

- New Standardized Agency Condo Questionnaires have been published in accordance with Fannie Mae and Freddie Mac's publication on March 29, 2016.
- Credit Score-LTV Matrix has been updated aligning LP Super Conforming LTV eligibility to standard LP requirements.

FHA

- The refinance of a previously modified mortgage is now eligible.
- W-2 Transcripts may now be used in lieu of Tax Transcripts when borrower meets eligibility requirements outlined in product guide.

VA

- W-2 Transcripts may now be used in lieu of Tax Transcripts when borrower meets eligibility requirements outlined in product guide.

JUMBO

- A new Non-Conforming Jumbo (Non-Delegated) guide has been published.

As with any update, recent changes to the underlying program and seller guides are **highlighted in yellow**. Please contact your Account Executive or Client Manager with any questions.