



WHOLESALE BULLETIN

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17W-018

Attention: Business Development Managers & Mortgage Brokers

February 21, 2017

Please take a moment to read the important information contained in this bulletin.

Included in this Bulletin: **2017 Enhancements**

GOOD NEWS! **PRODUCT ENHANCEMENTS FOR THE NEW YEAR!** GOOD NEWS!

Mountain West Financial is pleased to announce the following product enhancements –

1. FHA deduction of #2106 expenses – no deduction of #2106 expenses will be required for wage earners, or commission earnings of 25% or less.
2. Direct Pricing is no longer required for 5 – 6 financed properties. Conforming conventional guidance applies.
3. DU Refi Plus – 12 months reserve is no longer required for DTI greater than 50%.
4. **FHA HIGH BALANCE – LOWERED FICO SCORE TO 620.**
5. FHA High Balance – Lowered FICO score to 680 for DTI up to 55%. Cannot exceed 55%.

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