



WHOLESALE BULLETIN

IMPORTANT INFORMATION: PLEASE READ IMMEDIATELY

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17W-089

Attention: Business Development Managers & Mortgage Brokers

October 2, 2017

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

Included in this Bulletin: **Monthly Bulletin Digest – September 2017**

Below is the recap of the following Bulletins that were released last month:

(Complete bulletins are located on the MWF Internet page under resources or by clicking on the [Wholesale Bulletin](#) link here)

Topic	Bulletin Number	Detail
Monthly Bulletin Digest	17W-081	
Multiple Underwriting Guideline Updates and Clarifications	17W-082	
Important Dates for September Refinance Transactions	17W-083	For Loans closing in the month of September, important information and dates for Refinances. See bulletin for complete details.
Advanced PML Filter	17W-084	In our continuing efforts to improve workflow and ease of use, the PML Advanced Filter Option has been enhanced to allow for greater control over pricing results. See bulletin for complete details.
Freddie Mac Purchase PIW	17W-085	Starting September 1, 2017, Freddie Mac will allow the option to waive appraisal (ACE) requirements for certain Purchase transactions. Previously the ACE option only applied to “no cash out” refinance transactions. See bulletin for complete details.
BOLT User Setup & Maintenance	17W-086	To make the BOLT experience more convenient for our Wholesale brokers, Mountain West Financial's Administration Department will be taking over User setup and maintenance for our broker partners and their originators. Here is what will change on September 11th, 2017 . See bulletin for complete details.

Frozen Credit Reports	17W-087	<p>In a recent release, Equifax has stated that as many as 143 million Americans may have been affected by a cyber-security breach that compromised their personal information.</p> <p>See bulletin for complete details.</p>
Direct Products	17W-088	<p>Great news! Certain loan attributes that previously required use of our Direct products can now use our regular products. Examples of these loan attributes include:</p> <ul style="list-style-type: none"> • Low FICO's • Manufactured Homes • 2-4 Unit Investment Properties • 7-10 Financed Properties • Certain LTV/CLTV combinations <p>Our Product Matrices, Pricing Engine, and Adjustment Grids are all updated with the new information. Path products are updated to reflect these changes as well. The changes will come into effect immediately.</p>

Refer to individual Bulletins for complete details.