



# WHOLESALE BULLETIN

IMPORTANT INFORMATION: PLEASE READ IMMEDIATELY

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## 17W-102

Attention: Business Development Managers & Mortgage Brokers

November 1, 2017

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

Included in this Bulletin: Multiple UW Guideline Additions and Changes – October

### What's New?

*The following Underwriting Guideline changes have been implemented within the UW Manuals/Product Matrices (Note: these changes may not have been announced in a bulletin):*

*(Click on the link listed under "Manual Affected" below to find the topic listed in **YELLOW** within the Table of Contents.)*

Topic	Manual Affected	Detail
Manufactured Homes	<a href="#">FHA</a>	Matrix, removed bullet point "Not eligible for CalPATH or PATH loan products." As these do not apply to Wholesale.
Credit Score Requirements	<a href="#">VA</a>	Section 6.3.1, co-borrower will be allowed with no FICO score, pending all requirements are met. See Underwriting guidelines for complete details.

Refer to Underwriting Guidelines for complete details.