



WHOLESALE BULLETIN

IMPORTANT INFORMATION: PLEASE READ IMMEDIATELY

[Guidelines](#)

[Bolt Training](#)

[Wholesale Website](#)

[Previous Bulletins](#)

18W-043

Attention: Business Development Managers & Mortgage Brokers

May 07, 2018

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

Included in this Bulletin: HomeStyle Energy Enhancements

Great news! We have implemented new flexibilities for the Fannie Mae HomeStyle Energy program:

- The program now allows borrowers to use this product to make resiliency upgrades that will improve the home's ability to withstand environmental hazards, in addition to making their home more energy efficient.
- The max LTV has been increased to 97%.
- Property assessed clean energy (PACE) loans are now eligible to be paid off with no dollar restrictions (previously restricted to 15% of the appraised value).
- Radon remediation is now eligible.
- An energy report is no longer needed for:
 - certain energy-related improvements (such as water efficiency devices, solar panels, radon remediation); or
 - refinances of existing consumer debt incurred to purchase and/or install energy-related improvements.

Please refer to the [HomeStyle Energy Product Matrix](#) for complete program details.

Author: Strategic Products