

WHOLESALE BULLETIN

IMPORTANT INFORMATION: PLEASE READ IMMEDIATELY

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18W-109

Attention: Business Development Managers & Mortgage Brokers

December 2, 2018

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

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

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
Appraisal Requirements for Select and Choice Programs	MWF Jumbo R	Updated Section 4.6.1 - Appraisal Requirements for Select and Choice Programs Purchase ≤ \$2,000,000 - 1 Full Appraisal Purchase > \$2,000,000 - 2 Full Appraisals Refinance ≤ \$1,500,000 - 1 Full Appraisal Refinance > \$1,500,000 - 2 Full Appraisals

Refer to Underwriting Guidelines for complete details.