

WHOLESALE BULLETIN

IMPORTANT INFORMATION: PLEASE READ IMMEDIATELY

[Guidelines](#)

[Bolt Training](#)

[Wholesale Website](#)

[Previous Bulletins](#)

20W-002

Attention: AEs, Business Development Managers & Mortgage Brokers January 2, 2020

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

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

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 prior 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
Co-Borrowers without Credit Scores	CONV	Updated Section 6.4.4. Co-Borrowers without Credit Scores <ul style="list-style-type: none">AUS approvals only. No manual underwrites.

Refer to Underwriting Guidelines for complete details.