



# WHOLESALE BULLETIN

IMPORTANT INFORMATION: PLEASE READ IMMEDIATELY

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## 22W-001

**Attention: Valued Broker Partners****January 3, 2022**

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

**Included in this Bulletin: Monthly Bulletin Digest – December 2021**

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

*(Complete bulletins are located on the MWF Wholesale page under [News & Events](#), or by clicking on the [Wholesale Bulletin](#) link here)*

Topic	Bulletin Number	Detail
Monthly Bulletin Digest	21W-088	
Conforming Loan Limits November 2021	21W-089	We are happy to announce that the Federal Housing Finance Agency (FHFA) has raised the conforming loan limits for 2022.
FHA Loan Limits for 2022	21W-090	Federal Housing Administration (FHA) has published 2022 Nationwide Forward Mortgage Loan Limits which provides the maximum mortgage limits for FHA-Insured Title II Forward Mortgages.
Discontinuing of Non-AUS Jumbo L	21W-091	Effective December 31, 2021, the Non-AUS Jumbo product (JF30L) will be discontinued.
Christmas Day and New Year's Day Rescissions Dates	21W-092	Please note that Saturday, December 25, 2021, is Christmas Day. The Federal Holiday will be observed on Friday, December 24, 2021. Saturday, January 1, 2022, is New Year's Day. The Federal Holiday will be observed on Friday, December 31, 2021.
DU Update 2022 Conventional Loan Limits	21W-093	The updated conforming loan limits will be implemented in Desktop Underwriter (DU) the weekend of December 4, 2021.
Updated VA Appraisal Fees for December 2021	21W-094	Effective as of <b>December 1, 2021</b> , the VA has increased appraisal fees and timelines. Please see the VA announcement and schedule of appraisal fees and turn times <a href="#">here</a> .
Fannie Mae HomeView	21W-095	Coming Soon!!! Fannie Mae HomeView, Fannie's new homeownership education course.
Open Doors Loan Limit Increase	21W-096	Good news –The maximum conforming loan amount for Conventional Open Doors loans is increasing to \$647,200.
Freddie Mac Changes	21W-097	Effective December 1, 2021, Freddie Mac has announced changes to their underwriting guides.

VA 2022 Conforming Loan limits	21W-098	Veteran's Administration (VA) has announced conforming loan limits for the year 2022.
Changes to the Fannie Mae Selling Guide	21W-099	Fannie Mae has made changes to its Selling Guide.
Condominium Project Questionnaire Update	21W-100	The Condominium Project Questionnaire (Form 1076) has been updated to facilitate collection of information regarding deferred maintenance in support of Lender Letter LL-2021-14, Temporary Requirements for Condo and Co-op Projects. In addition, the Condominium Project Questionnaire – Short Form (Form 1077) is being retired due to being insufficient to determine eligibility under the new requirements.
USDA Loan Limit Increase	21W-101	The conforming and High-Balance Loan Limits that were recently increased by the Federal Housing Administration (FHFA) will apply to USDA purchase and refinance transactions. USDA loan limits will be increased to \$647,200.
January Special - Improved Pricing on Government Loans	21W-102	Great News!! As a "January Special," Mountain West® is offering a .25 bps price improvement on all non-QM loans through the month of January. This is applicable to non-QM loans. Loans must be locked between January 1st and January 31st, and this applies to new locks only.

If you have any questions, contact your local Account Executive, Production Coordinator, Regional Vice President, or Brian Daily, SVP Wholesale: [Brian.Daily@mwfinc.com](mailto:Brian.Daily@mwfinc.com), 909-255-8332.

**Refer to individual Bulletins for complete details.**