



**Correspondent Seller**  
**Transcript Policy Update**  
**November 18, 2015**

Impac has updated its policy regarding tax transcript requirements for Fannie Mae, Freddie Mac, FHA and VA loans.

W-2 transcripts for wage earners and borrowers with commission income not exceeding 25% of their total income may be obtained in lieu of tax return transcripts. Either 1 year or 2 years will be required, as determined by the underwriter or the AUS recommendation.

***Impac thanks you for your patience and continued business.***

*If you have any questions, contact your salesperson or relationship manager at 888-850-0259 Option 1.*