



Correspondent Seller

Underwriting Change to iQM Investor Loan Program

January 24, 2017

Effective with *loan submissions* received on and after Wednesday, February 1, 2017, the iQM Investor Program is increasing the Debt Coverage Ratio (DCR) from .85 to 1.0.

An updated program guideline will be posted and available as of Wednesday, February 1, 2017.

We thank you for your continued business.

If you have any questions, contact your Relationship Manager at 888-850-0259 Option 1 or your Account Executive.