



## Correspondent Seller

### Underwriting Change to iQM Investor Loan Program

January 13, 2017

Effective with new loan applications dated 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.*