

CREDIT POLICY ANNOUNCEMENT

Bulletin- 2025-13 | Guideline Updates

The following updates have been made to the guidelines. Visit <https://correspondent.springeq.com/> for the updated guidelines. Please contact your account executive with questions.

Matrix updates –

- **Loan or Line Amounts (page 1): *Effective for lock dates on or after 7/21/25***
 - A minimum FICO score of 740 is required for loan or line amounts greater than or equal to \$400,000
 - The following new language has been added under Maximum- \$500,000:
 - * *Loan or line amounts greater than or equal to \$400,000 require a 740+ FICO score*

