CREDIT POLICY ANNOUNCEMENT

Bulletin- 2025-26 | 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 – **Effective immediately and can be applied to existing loans in process**

- **Debt To Income (page 1):**
  - New language was added that expands DTI eligibility up to 50% (bolded below)
    - The updated guideline reads:
      - *Max 50% DTI with* ***a Minimum 740 FICO score OR*** *a Minimum 700 FICO score and $3,500 of Monthly Residual Income. Max 45% DTI otherwise*