

CREDIT POLICY ANNOUNCEMENT

Bulletin- 2025-27 | 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 for lock dates on or after 11/19/25

- **Lien Position and States (Delegated pages 5-6, Non-Delegated page 5):**
 - North Dakota has been removed from the list of ineligible states for all HELOC and HELOAN products
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