

CREDIT POLICY ANNOUNCEMENT

Bulletin- 2025-28 | 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.

[UW Guideline updates](#) – **Effective immediately and can be applied to existing loans in process**

- **Property Taxes (page 12):**
 - The guideline has been updated to reduce the required action period from within 60 days to within 15 days of closing when the title documents show property taxes are due and/or delinquent.

[Matrix Updates](#) – **Effective for lock dates on or after 12/10/2025**

- **Lien Position and States (Delegated pages 5-6, Non-Delegated page 5):**
 - Alaska has been removed from the list of ineligible states for 1st and 2nd Lien HELOC and HELOAN products.

