

# CREDIT POLICY ANNOUNCEMENT

## Bulletin- 2025-29 | Guideline Updates

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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 1/1/2026

- **Qualified Mortgage (page 6):**
  - All amounts have been updated in accordance with the 2026 QM thresholds announced by the CFPB.

