

CREDIT POLICY ANNOUNCEMENT

Bulletin- 2026-01 | 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

- **Credit Report Requirements (page 16):**
 - The following language has been added to clarify our approach to credit re-scores:
Credit re-scores are not permitted unless the re-score is the result of a verified error on the credit report. Any errors must be confirmed directly by the creditor before a re-score can be accepted.
- **Tax Returns (page 36):**
 - The requirements for Amended Tax Returns were updated to require tax transcripts *that match the original filed returns*, along with evidence of any *refund received to confirm filing of amended returns*.
 - The previous requirements included only tax transcripts and evidence of any tax liability due.
 - All other requirements remain the same.
- **Pension (page 49):**
 - The requirement to document evidence of 3 years continuance when using pension income to qualify has been removed.
 - All other documentation requirements remain the same.

