

CREDIT POLICY ANNOUNCEMENT

Bulletin- 2026-12 | Guideline Updates – 9/8/2026

The following updates have been made to the Correspondent guidelines. Visit <https://correspondent.springeq.com/> for the updated guidelines. Please contact your account executive with questions.

Matrix Updates:

- **Debt To Income - Effective for application dates on or after 9/8/2026**
 - The maximum DTI is now 50% for all borrowers, with no additional FICO score or residual income requirements.
 - Previously, the maximum DTI was 45% unless the borrower had either a minimum 740 FICO score or a minimum 700 FICO score with \$3,500 in monthly residual income, either of which allowed for a DTI up to 50%.

