



ANNOUNCEMENTS TABLE OF CONTENTS

Number	Subject / Title	Date
<a href="#"><u>10-57</u></a>	Appraisal Requirements for VA IRRRLs	08/31/10
<a href="#"><u>10-56</u></a>	Appraisal Requirements for New Construction	08/31/10
<a href="#"><u>10-55</u></a>	VA IRRRL - Clarification	08/31/10
<a href="#"><u>10-54</u></a>	10 Year Agency Conforming Product	08/31/10
<a href="#"><u>10-53</u></a>	FHA Loan Submissions from Non-FHA Approved Brokers	08/27/10
<a href="#"><u>10-52</u></a>	Appraisal Requirements – Conventional Loan Products	08/26/10
<a href="#"><u>10-51</u></a>	FORECLOSURE WAITING PERIOD	08/25/10
<a href="#"><u>10-50</u></a>	FHA – DISPUTED ACCOUNTS	08/25/10
<a href="#"><u>10-49</u></a>	BANK STATEMENTS	08/25/10
10-48	CONTACT YOUR ACCOUNT EXECUTIVE	08/20/10
<a href="#"><u>10-47</u></a>	CLTV REQUIREMENT ON FHA REFINANCE TRANSACTIONS	08/20/10
<a href="#"><u>10-46</u></a>	FHA REFINANCE TRANSACTIONS – PAYOFF DEMAND	08/13/10
<a href="#"><u>10-45</u></a>	FHA MAXIMUM YIELD SPREAD PREMIUM	08/13/10
<a href="#"><u>10-44</u></a>	AGENCY – HIGH BALANCE	08/05/10
<a href="#"><u>10-43</u></a>	SHORT SALE WAITING PERIODS	08/04/10
<a href="#"><u>10-42</u></a>	PURCHASE TRANSACTIONS INVOLVING SHORT SALES	08/04/10



ANNOUNCEMENTS TABLE OF CONTENTS

Number	Subject / Title	Date
<a href="#">10-41</a>	FHA PROGRAM	07/27/10
<a href="#">10-40</a>	GOOD FAITH ESTIMATE	07/20/10
<a href="#">10-39</a>	INTRODUCTION OF THE JUMBO PRODUCT	07/02/10
<a href="#">10-38</a>	ILLINOIS ANTI-PREDATORY LENDING LAW EXPANDED TO THREE NEW COUNTIES	07/01/10
<a href="#">10-37</a>	3/1 & 5/1 ARM LOANS DECISIONED UNDER DU 8.0	07/01/10
<a href="#">10-36</a>	VA IRRRL	07/01/10
<a href="#">10-35</a>	DU REDISTRIBUTION AGREEMENT	06/30/10
<a href="#">10-34</a>	VA IRRRL SUBMISSION FEE SHEET, BROKER DOC ORDER FORM AND TITLE/CLOSING AGENT DOC ORDER FORM	06/16/10
<a href="#">10-33</a>	GOOD FAITH ESTIMATE	06/08/10
<a href="#">10-32</a>	DU 8.1 UPDATES	06/08/10
<a href="#">10-31</a>	INTRODUCTION OF THE VA IRRRL PROGRAM	06/02/10
<a href="#">10-30</a>	IMPLEMENTATION OF NEW POLICIES	05/27/10
<a href="#">10-29</a>	THE STATE OF GEORGIA LOAN FEE	05/25/10
<a href="#">10-28</a>	UPDATED BROKER DOC ORDER FORMS AND TITLE/CLOSING AGENT DOC ORDER/FEE SHEET	05/11/10
<a href="#">10-27</a>	FHA LOAN SUBMISSION	04/28/10
<a href="#">10-26</a>	NEW SUBMISSION FEE SHEET	04/23/10
<a href="#">10-25</a>	FHA APPRAISAL PORTABILITY CLARIFICATION	04/23/10
<a href="#">10-24</a>	ILLINOIS ANTI-PREDATORY LENDING LAW	04/16/10
<a href="#">10-23</a>	LOANS DECISIONED UNDER DU VERSION 7.1	04/16/10



ANNOUNCEMENTS TABLE OF CONTENTS

Number	Subject / Title	Date
<a href="#">10-22</a>	5/1 ARM WITH INTEREST- ONLY FEATURE	04/08/10
<a href="#">10-21</a>	ESCROW IMPOUND ACCOUNTS FOR LOANS SECURED BY PROPERTY IN THE STATE OF CALIFORNIA	04/05/10
<a href="#">10-20</a>	SECTION 35 - HIGH PRICED MORTGAGE LOANS	04/01/10
<a href="#">10-19</a>	RE-DISCLOSED GOOD FAITH ESTIMATE	03/31/10
<a href="#">10-18</a>	TAX TRANSCRIPTS	03/23/10
<a href="#">10-09 Revised</a>	FHA - TEMPORARY WAIVER OF PROPERTY FLIPPING REGULATION – REVISED	03/23/10
<a href="#">10-17</a>	MORTGAGE LOAN DISCLOSURE STATEMENT (BORROWER) RE 882	03/18/10
<a href="#">10-16</a>	NEW PROGRAM and DU REFI PLUS CHANGES	03/16/10
<a href="#">10-15</a>	5/1 ARM ON FHA PROGRAM	02/26/10
<a href="#">10-14</a>	FHA APPRAISAL PORTABILITY	02/16/10
<a href="#">10-13</a>	FHA APPRAISALS	02/05/10
<a href="#">10-12</a>	INCREASED UPFRONT MORTGAGE INSURANCE PREMIUMS	02/03/10
<a href="#">10-11</a>	POWER OF ATTORNEY	02/03/10
<a href="#">10-10</a>	FHA HIGH BALANCE STREAMLINE REFINANCE TRANSACTIONS	01/27/10
<a href="#">10-09</a>	FHA - TEMPORARY WAIVER OF PROPERTY FLIPPING REGULATION	01/26/10
<a href="#">10-08</a>	CONDOMINIUM POLICY	01/26/10
<a href="#">10-07</a>	FHA PROJECT APPROVALS NO LONGER ALLOWED ON CONVENTIONAL LOANS	01/26/10
<a href="#">10-06</a>	LENDING GUIDE UPDATE	01/15/10
<a href="#">10-05</a>	LOANS FROM NON-APPROVED AND DEACTIVATED BROKERS	01/14/10
<a href="#">10-04</a>	REQUEST TO ISSUE REVISED GFE FORM	01/14/10
<a href="#">10-03</a>	SUBMISSION FEE SHEET / FINANCE CHARGE MATRIX	01/08/10
<a href="#">10-02</a>	INTENT TO PROCEED FORM	01/08/10

