

BROKER / WAREHOUSE LINES / NON-DELEGATED CORRESPONDENT

Monday, May 6 , 2024 Bulletin #2024-C-003

## NOTICE TO CORRESPONDENT CUSTOMERS

## Credit Updates, Best Practices and Lender Responsibility Reminders

#### Freddie Mac Income Updates

Freddie Mac announced in <u>Bulletin 2023-22</u> specificity to employment income history, earnings types, and income calculation requirements for borrowers with employed income; furthermore, Freddie Mac also reminds lenders of the importance and requirement of including a written income analysis in the mortgage file. FLCBank aligns with these updates.

Please refer to Freddie Mac Seller Guide Section 5303.4(d) and Stable Monthly Income FAQ for complete requirements.

## **VA IRRRL Updates**

VA announced enhancements made to WebLGY via <u>Circular 26-24-07</u>. The enhancements are designed in providing lenders with additional information when ordering an Interest Rate Reduction Refinancing Loan (IRRRL) case assignment to help lenders ensure compliance with VA and GNMA requirements and resolve any inconsistencies discovered in the terms of the loan being refinanced.

Effective with loan submitted for purchase to FLCBank on or after 5/7/2024, Correspondents are required to include a screenshot of the WebLGY Loan Status & History screen in the loan file to validate loan seasoning requirements have been met for VA IRRRL transactions.

RAISAL (09/10/202	RLC:		Appraisal Type: IRRRL - Origination		Status: Case Initiated	
FORMATION	Loan Status & History					
ESSING	Veteran/Obligor Information			Property Information		
story	Obligor Name			Property Documents		
	Date of Birth					
No.	SSN			Property Address		
	Entitlement Code	05 Entitlement Restor	red			
35	Entitlement Charged	\$45,968				
	Restoration Code	No Restoration		Loan Information		
				Refinance/Loan Code	2-IRRRL	
•	Guaranty Information			Loan Use		
	Guaranty Documents	Guaranty Certificate		Purchase Price		
	Guaranty Date	10/27/2020		Down Payment		
	Guaranty Amount	\$46,804		Base Loan Amount	\$186,286	
	Guaranty Percent	25.00%		Energy Improvements		
	Guarancy Percent	23.00%		Funding Fee Amount	\$931	
	and a second			Loan Amount	\$187,217	
	Lender/Agent/Servicer Information			Closing Date	10/13/2020	
	Lender Name (ID)			Interest Rate	2.25%	
	Requestor Type			Loan Term	360 Months	
	Servicer Name (ID)			Termination Status	N/A	
				Termination Date	N/A	
	Loan Modification Informatio	n		Origination Interest Rate	2.25%	
	Modified Loan Amount	\$137,155		Origination Monthly PI Amount	716	
	Modified Loan Term	453		angeneration of the restant		
	Modified Maturity Date	11/01/2060				
	Modified Interest Rate	5.25				
	Modified Date of First Payment	03/01/2023				
	Modified Monthly P&I Payment	\$696				
	Provined Plondby Por Payment	\$030				
	Portfolio Loan Information					
	Refund Modification LIN:					
	Loan Events Summary					
	Action Date		Descript	tion		
	05/10/2023	Servicer Update from			VALERI S	ERVI
	05/10/2023	Loan Modification			VALERI S	<b>ERV</b>
	02/09/2022	Servicer Update from			VALERI S	LERVI
	12/15/2020	Servicer Update from			VALERI S	
					VALERI S	ICRVI
	10/27/2020	Guaranty Issued				
	Appraisal Events Summary					
	System Action Date	Action Date		Description		
	09/10/2020	09/10/2020	Case Initiated			

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# Form 4506-C Best Practices

To reduce 4506-C transcript request rejections due to inaccurate or improperly executed 4506-C Forms and to ensure compliance around the validation of income in the Quality Control process, FLCBank reminds Correspondents of the importance of providing a properly completed 4506-C Form.

appears on the most recent tax return         Private Size (REQUIRED): Enter the SSN of the borrower or suite number         Dimensional control of any second secon	LINE 1a (REQUIRED): Enter name of the borrower as it				LINE 1a.iir. Field is limited to a maximum of 22 characters								
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If you have any questions, please contact your Account Executive or Client Relations Representative.

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