

BULLETIN

BROKER / WAREHOUSE LINES / NON-DELEGATED CORRESPONDENT



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Tuesday, September 2, 2025

Bulletin #2025-AC-XXX

NOTICE TO ALL CUSTOMERS

Exciting News on our Gold Jumbo

Starting with new loans submitted and/or locked Tuesday September 2, 2025, you can qualify more borrowers with our improved Gold Jumbo Fixed Rate Option!

- Up to 89.99% LTV with loan amounts up to \$2MM for 1-Unit Primary Residence Purchase and Refinance Transactions.
- Purchase, Rate Term and Cash Out Refinances of 2 Unit Primary Residences up to \$2MM
- Purchase and Rate Term Refinances of 1-4 Unit Investment Properties up to \$2MM

Summary of Changes (noted in blue font)	
Old Fixed Rate Option Requirements	New Fixed Rate Option Requirements
Must be underwritten using Fannie Mae Selling Guide and DU requirements unless otherwise noted	May be underwritten using Fannie Mae or Freddie Mac Selling Guide based on the AUS utilized for underwriting (DU or LPA)
Florida attached condo investment properties now allowed up to 50% LTV/CLTV/HCLTV	Florida attached condo investment properties now allowed up to 60% LTV/CLTV/HCLTV
Capital Gains are not an acceptable source for qualifying income	Capital Gains are now eligible. Requirements are the same as those in the ARM Rate Option requirements
RSU income is capped at 50% of qualifying income	Restriction limiting RSU income to 50% of qualifying income has been removed
A rent comparable schedule is required on investment properties	A rent comparable schedule must be provided on investment properties only when required by Fannie Mae or Freddie Mae.
Maximum DTI <ul style="list-style-type: none">• Maximum DTI is 45%	New Maximum DTI <ul style="list-style-type: none">• Maximum DTI is 43% for LTV > 80%• Maximum DTI is 49.99% for LTV ≤ 80%

For full details, please log in to the FLCBank [Resource Center](#) to access the updated Guidelines

If you have any questions, please contact your [Account Executive or Client Relations Representative](#).

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