

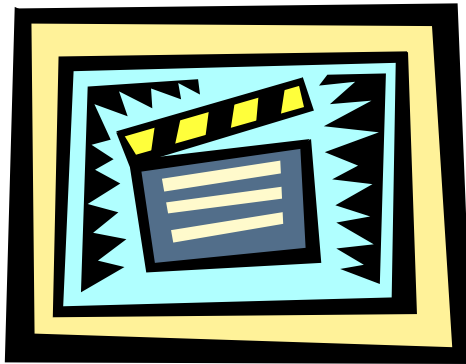


BULLETIN # 10-0211-WC

February 11, 2010

***** IMPORTANT *****

ACTION NEEDED



- All loans with Temporary Buydowns will no longer be eligible on Conforming programs with Occupancy Type:
 - Investment Properties.
 - The **last day to lock** loans under current guidelines is **Friday, February 12, 2010**.
 - **Wholesale Division** - ALL loans must close and disburse by Monday, March 1, 2010. *No exceptions.*
 - **Correspondent Division** - ALL loans must be purchased by Monday, March 1, 2010. *No exceptions.*