



first community mortgage

Agency Guideline Links

Effective March 1st, 2022, FCM will underwrite to agency guidelines, with specific FCM overlays. The below links will direct you to agency websites:

[**Fannie Mae**](#)

[**Freddie Mac**](#)

[**FHA**](#)

[**USDA/RD**](#)

[**VA**](#)

Please see our FCM Overlay Resource Guide for specific FCM Overlays

Jumbo and Specialty Product guidelines have not changed and are posted in the Product Guide Section of our Knowledge Center.

**Should you have any questions, please reach out to your
Account Executive or Client Manager**