



DELEGATED CORRESPONDENT ANNOUNCEMENT 2020-06  
March 16,2020

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## Guideline Update

**All the below changes are effective with locks on or after  
March 16, 2020**

### *FHA*

Max DTI on all Non-Delegated (FCM provides credit decision) FHA loans with a credit score of 600-639 is 50%. All delegated FHA loans will follow AUS approvals.