



# WHOLESALE ANNOUNCEMENT 2021-18

July 6, 2021  
COVID-19 Update  
FHA and USDA

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first community mortgage

## FHA

### Effective Date

**Immediately**

On March 31, 2021, Wholesale Announcement 2020-12 provided COVID-19 temporary exceptions to FHA Appraisal and Recertification of Employment guidance; This temporary guidance has expired. Effective immediately, FCM FHA Appraisal and Recertification of Employment standard guidelines apply.

## USDA

### Effective Date

**July 1, 2021**

On March 31, 2021, Wholesale Announcement 2020-12 provided COVID-19 temporary exceptions for USDA loans. All USDA COVID-19 temporary exceptions will expire on June 30, 2021. Effective July 1, 2021, FCM USDA standard guidelines will apply.