



# WHOLESALE ANNOUNCEMENT 2021-35

November 24, 2021  
FHA Guideline Updates

first community mortgage

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## **Effective Date**

Case #'s assigned on or after January 24, 2022

## **Guideline Updates:**

### **Update:**

- When a contingent liability is created by a divorce decree or other court order, evidence that the other legally obligated party has made 12 months of timely payments is not required.