



first community mortgage



# WHOLESALE ANNOUNCEMENT 2022-12

March 17, 2022

Government Minimum Credit Score Decrease

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## Effective Date

Effective with locks on or after March 18, 2022

## Summary:

**Great news!!** FCM is lowering our minimum credit score from 620 to 600 on FHA, VA, and USDA. For details, please visit our Wholesale Knowledge Center and [LTV/Credit Score Matrix](#).

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