



first community mortgage



WHOLESALE ANNOUNCEMENT 2023-19

April 19, 2023

HomeZero Guideline Update

Effective Date

Effective immediately

Borrower Eligibility

- Qualifying Income has been removed, follow agency guidelines.
- Homebuyers Education has been updated to allow Fannie, Freddie or any HUD approved non-profit counseling agency.

To view the full guidelines, go to FCM's [Wholesale Knowledge Center](#)

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