



WHOLESALE ANNOUNCEMENT 2023-82

December 29, 2023

HomeZero Update



Effective Date

Effective immediately

Guideline Updates:

Fees/Points

- The 2% combined origination fee/discount points maximum has been removed. All loans will need to follow 3% QM points and fees test
 - Seller concessions can still be used to buy down discount points

HomeZero Product Announcement has been posted on FCM's

[Wholesale Knowledge Center](#)

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