



# WHOLESALE ANNOUNCEMENT 2024-17

February 21, 2024

HOL-LS-ITIN

Guideline Updates



## **Effective Date**

Effective immediately

## **Guideline Updates**

### **Appraisal Review Products**

- Clarified that enhanced desk review is required on 2-4-unit property

### **Departure Residence**

- Clarified that surplus rents may be used as income in excess of the PITIA payment or TIA if the property is owned free and clear

### **Non-Permanent Resident Alien**

- Added an Exhibit to reference eligible EAD's

HOL-LS-ITIN Loan Product Announcement and updated guidelines have been posted to FCM's [\*\*Wholesale Knowledge Center\*\*](#)

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