



WHOLESALE ANNOUNCEMENT 2026-1

January 6, 2026

FCM/AMB Non-QM Equity Solutions Second Updates

Effective Date

Effective immediately

Update/Summary

Summary

City Restrictions

- FCM/AMB Non-QM Equity Solutions Second will not be available in the city of Baltimore, Maryland and the city of Philadelphia, Pennsylvania for Non-Owner-Occupied loans.
- Non-Owner-Occupied loans outside of the cities of Baltimore and Philadelphia, along with Owner-Occupied and Second-home loans in Baltimore and Philadelphia locations, remain eligible.

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