



WHOLESALE ANNOUNCEMENT 2026-8

January 20, 2026

AMB Solutions Update

Effective Date

Immediately

Update:

AMB Solutions Guideline Update

- **Asset Depletion:** Now permitted for both Second Home and Cash-out transactions.
 - Second Homes: Maximum 80% LTV
 - Second Homes Cash Out: Maximum 75% LTV
 - Maximum DTI: 50%
 - Minimum Credit Score: Reduced to 660

Pricing adjustments may apply.

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