



WHOLESALE ANNOUNCEMENT 2026-9

January 27, 2026

FCM/AMB Non-QM Equity Solutions Second Update

Effective Date

Effective immediately

Update/Summary

Summary

State Update

- FCM/AMB Non-QM Equity Solutions Second will not be available in Illinois, Minnesota, New Hampshire, New Jersey, and Vermont for Non-Owner-Occupied loans including DSCR.
 - These states are currently flagged by FCM as not permitting PPPs. Since this product requires PPPs on all Non-Owner Occupied and DSCR loans, these states are not eligible at this time.

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