



# WHOLESALE ANNOUNCEMENT 2026-26

## March 13, 2026

### FCM/AMB Solutions Platinum Update

#### Effective Date

Effective for loans locked on or after March 16, 2026

#### Update

##### **DSCR Program Enhancements:**

- New eligibility added for  $DSCR \geq 0.8 < 1.00$  DSCR up to \$1.0M with a 700 credit score
- Increased maximum equity withdrawal on cash-out transactions
  - Up to \$750,000 for  $LTV > 65\%$
  - Up to \$1,500,000 for  $LTV \leq 65\%$
- Reduced reserve requirements:
  - 3 months reserves for loans  $\leq \$1,500,000$
  - 6 months reserves for loans  $> \$1,500,000$
  - Novice investor remains unchanged at 8 months reserves
- Short-Term Rental (STR) rental now permitted with new calculation guidance
- Maximum acreage increased from 3 to 5 acres
- Rural properties now eligible
- Baltimore City, MD and Philadelphia County, PA are no longer eligible for purchase

##### **Alt-Doc Program Enhancements:**

- Updated maximum equity withdrawal on cash-out transactions
  - Up to \$1,000,000 for  $LTV > 65\%$
  - Up to \$2,000,000 for  $LTV \leq 65\%$
- Reduced reserve requirements
  - 3 months reserves for loans  $\leq \$1,500,000$
  - 6 months reserves for loans  $> \$1,500,000$
  - 9 months reserves for loans  $> \$2,500,000$
- Short-Term Rental income now eligible under Alt-Doc
- Rural properties now eligible
- Baltimore City, Maryland and Philadelphia County, PA are no longer eligible for purchase

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