



WHOLESALE ANNOUNCEMENT 2026-57

June 16, 2026

FCM/AMB Jumbo ARMs RW

Effective Date

Effective Immediately

FCM/AMB Jumbo ARMs RW Updates

- **Eligibility & Loan Limits:** Updated loan amounts, LTVs, FICO requirements across the board, refer to the guideline for details
- **Cash-Out:** Now allows unlimited cash-out up to the maximum loan amount
- **Reserves:** Reserve requirements have been simplified across all occupancy types and now tiered by loan amount
 - ≤ \$1,000,000 = 6 months PITIA
 - \$1,000,001 - \$2,500,000 = 12 months PITIA
 - \$2,500,001 - \$3,500,000 = 18 months PITIA
- **Transferred Appraisals:** Appraisals transfers are now allowed, refer to the guideline for eligibility criteria

Please refer to the full guidelines for additional details and any other applicable changes.

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