

**BULLETIN #2014-04**

TO: Distribution

DATE:

January 28, 2014

RE: Overlay Change - HARP FHLMC Open Access

EFFECTIVE DATE:

February 3, 2014

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**Overlay Change - HARP FHLMC Open Access**

**Effective on any Conventional HARP FHLMC Open Access Refinance loan locked on or after February 3rd, 2014:**

The following Overlay changes will be in effect:

- Maximum DTI of 55% with an LP Accept Finding - if DTI is over 43% borrower must meet CMG required Residual Income Threshold.

**Income / Debt Worksheet with Residual Income Threshold:**

- <http://docs.cmgfi.com/correspondent/Income-and-Debt-Worksheet.pdf>

The updated Overlay Matrices can be accessed via our website at [www.cmgfi.com](http://www.cmgfi.com) or the [Seller Resources Tab](#).

**Updated Overlay Matrices:**

- <http://www.cmgfi.com/guides/correspondent/>

***Please contact your Correspondent Regional Manager or  
your Correspondent Liaison with any questions.***

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