FCMTPO

IMPORTANT REMINDER

BULLETIN 35 09192025

Issued to: **All Channels**

Date: **September 19, 2025**

Subject: **Expanded Conforming Odd Terms & FHA/VA ARM Options**

Effective: **Immediately**

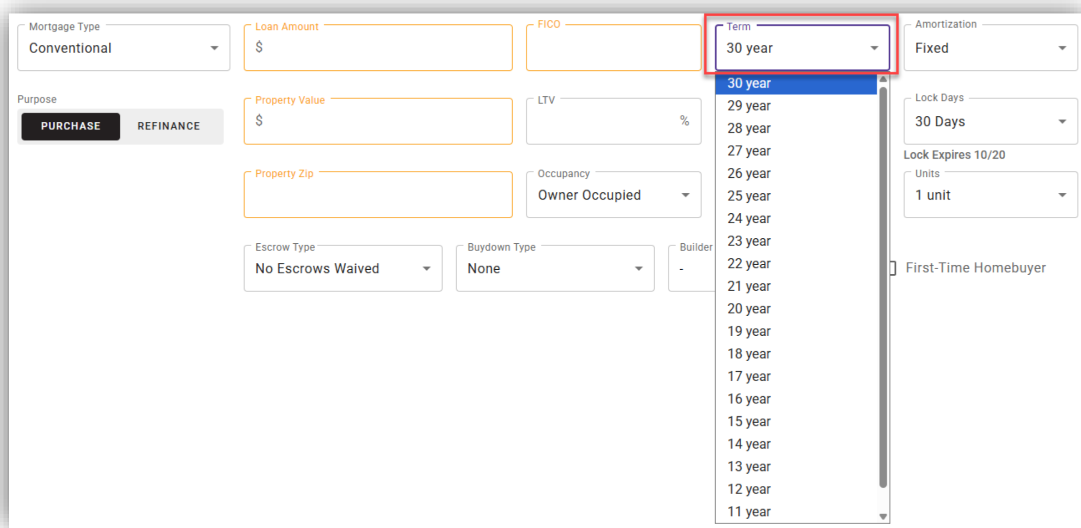
To provide greater flexibility and customization, FCM TPO is now offering alternative amortization terms beyond the standard options.

<u>Available Terms:</u>

- Fannie/Freddie CONFORMING 16-20 YEAR
- Fannie/Freddie CONFORMING 11-15 YEAR FIXED
- Fannie/Freddie CONFORMING 16-20 YEAR FIXED HIGH
- Fannie/Freddie CONFORMING 11-15 YEAR FIXED HIGH BALANCE
- FHA 21-30 YEAR FIXED STREAMLINE
- FHA 21-30 YEAR FIXED STREAMLINE HIGH
- FHA 11-15 YEAR FIXED
- FHA 11-15 YEAR FIXED STREAMLINE
- VA 11-15 YEAR FIXED
- VA 11-15 YEAR FIXED IRRRL

<u>Pricing and Locking:</u>

Utilize the drop down to select the preferred term when pricing a loan.



New FHA & VA Adjustable Rate Mortgages (ARMs):

FCM TPO is now offering FHA and VA ARMs under both Government Conforming and High Balance loan limits.

Available ARM Products:

- FHA 5/1 CMT ARM
- FHA High Balance 5/1 CMT ARM
- FHA Streamline Credit Qualifying 5/1 CMT ARM
- FHA Streamline Credit Qualifying High Balance 5/1 CMT ARM
- FHA Streamline Non-Credit Qualifying 5/1 CMT ARM
- FHA Streamline Non-Credit Qualifying High Balance 5/1 CMT ARM
- VA 5/1 CMT ARM
- VA High Balance 5/1 CMT ARM
- VA IRRRL 5/1 CMT ARM
- VA IRRRL High Balance 5/1 CMT ARM

ARM Caps:
Adjustment Periods

First	Subsequent	Life
1%	1%	5%

Program Details:

- Margin: 2%
- Index: 1-Year CMT
- Floor: Equal to Margin
- Qualifying Rate: Note Rate*

Note: For loans in IN, MA, MD, NM, and PA, borrowers must qualify at the greater of the Note Rate or Fully Indexed Rate (Margin + Index).

Please contact your Account Executive should you have any questions.

We appreciate your business!