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**From:** Toni Pierce  
**Sent:** Monday, December 27, 2021 12:08 PM  
**To:** Sales; Mortgage Support Center  
**Cc:** Dave Weber; Joshua Heinrich; Justin Yahnig; Rebecca Moorehead; Robert Anderson; Toni Pierce; Wayne Pierce  
**Subject:** Mortgage Support Update - December 3.0 (12/27/2021)  
**Attachments:** Escrow Repair Agreement 2022.pdf

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

I hope everyone's Christmas weekend was relaxing and fun! Lots of quality family & friend time for all.

Today's update deals with the matrix's. All the matrix's have been updated as of December 2021. When you review them, if there is a yellow highlighted section, this is part of the most recent updates to the matrix. You can find all the updated documents on our website at [www.myfsbretail.com](http://www.myfsbretail.com).

I wanted to mention the more important updates from the matrix's:

- FHA Escrow Holdback – now requires 2 bids on all holdbacks, not just weather related. LO's make note!!
- Loan Limits are updated for 2022 allowed loan sizes
- Disaster Policy has been added to all matrix's – if a declared disaster is issued for an area, loans that are not closed in our pipeline will require a post-disaster inspection (there is a disaster section on our Retail Website now, too. It is located under the Matrix & Memo section)
- USDA – clarification of tradelines that can or cannot be used for validating the credit score
- Recently Listed Properties – USDA & VA – listings must have expired or been withdrawn prior to application date. If property was listed in the prior 30 days to application, EPO provision will be extended to ONE YEAR
- VA – all files must have a COE in Active or Pending status within WebLGY prior to ordering an appraisal

Effective January 1, 2022 – we have a new Escrow Repair Holdback form that will be in effect. Please make sure to swap out your old one for this new one!

**Please allow 24 hours for a full response from Mtg Support!**

*Toni Pierce*

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