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## MSI BULLETIN

Date: 3/19/08

Bulletin #: 12-2008

To: All MSI Wholesale and Correspondent Partners

Re: MSI's Discontinued Programs

Effective immediately, and solely as consequence of recently issued announcements by the agencies and mortgage insurance companies, MSIII is implementing the following guideline changes:

- Discontinue the offering of Home Possible 100
- Discontinue the offering of FNMA My Community 100
- Discontinue the offering of Freddie 100 program
- Discontinue the offering of FNMA Flex 100
- Discontinued all conventional mortgages with LTV / TLTV / HLTV over 97%
- Discontinue the offering of LPMI 100

All changes are regardless of AUS Feedback.

Effective on 3/19/2008 MSIII will no longer accept lock requests of new loans that do not meet new guidelines. Any locked loan currently in the pipeline will be honored.

The system is being updated with these changes as quickly as possible. If you have any questions regarding these changes please contact your Account Executive.

As always, thank you for your business!

### **At MSI...Your Interest Is Our Priority!**

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