



W10-14

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FHA and Jumbo Product Changes

Reunion Mortgage has several changes to the FHA and Jumbo products, effective immediately.

FHA Fixed and ARM

- The maximum total loan amounts for standard FHA now mirror Fannie Mae maximums for 2-4 units:
 - 2-unit = \$533,850
 - 3-unit = \$645,300
 - 4-unit = \$801,950
- The minimum loan amount has been raised to \$50,000 for standard FHA; and the FHA Jumbo minimums are one dollar over the Fannie Mae limits per unit
- Reunion requires a minimum of 90 days from the last transfer date to the date of the new sales contract on a re-sale
- Fannie Mae 1004D can be used to satisfy repair conditions
- Down Payment Assistance programs are no longer accepted

Jumbo Fixed and ARM

- Cash-out on 3- and 4-unit properties has been discontinued

Click here to view the revised [FHA Fixed and ARM Product Guidelines](#) and [Jumbo Fixed and ARM Product Guidelines](#), which have been posted on our website. All changes are highlighted in **red type**.

Please contact your Account Executive or branch with questions.