

CREDIT POLICY ANNOUNCEMENT

Bulletin- 2025-16 | Guideline Updates

The following updates have been made to the guidelines. Visit <https://correspondent.springeq.com/> for the updated guidelines. Please contact your account executive with questions.

Matrix Updates – **All updates are effective immediately and can be applied to existing loans in process**

- **Loan Amount (page 7 – Texas Lending Matrices):**
 - The minimum loan amount in Texas has been changed from \$60,000 to \$50,000
- **HELOC Initial Draw (page 7 – Texas Lending Matrices):**
 - The minimum initial draw in Texas has been changed from \$60,000 to \$50,000

