

Selling Guide Announcement SEL-2015-05

May 26, 2015

Selling Guide and Other Updates

The Selling Guide has been updated for the following:

- Payoff of Revolving Debt At or Prior to Closing
- Extension of DU Debt Floor™ and Debt Floor™
- Manufactured Housing Affidavit of Affiance
- Clarification of CLTV and HOLTV Ratio Requirements for Project Reviews on Florida-Closed
- Replace References to "eCommitting™" and "eCommitOne™" with "Fannie Mae's Whole Loan Committing Application"
- Replace Reference to "National Underwriting Center" with "Loan Quality Center"
- Miscellaneous Selling Guide Updates

Each of the updates is described below. The affected topics (and specific paragraphs) are noted for each policy change. Lenders should review each topic to gain a full understanding of the policy changes. The updated topics are dated May 26, 2015.

In addition, updates to the following are described in this Announcement:

- Revised Kentucky Security Instrument
- Updated List of Approved Mortgage Insurance Firms
- Updated List of Special Feature Codes

Payoff of Revolving Debt at or Prior to Closing

When a revolving account is being paid off at or prior to closing, the current policy requires lenders to document that the revolving account has also been closed in order to exclude the payment from the debt-to-income (DTI) ratio. This Selling Guide has been updated to remove the requirement that the revolving account be closed. Going forward, revolving accounts that are paid down to zero at closing may remain open and no monthly payment needs to be included in the DTI ratio.

Updated Selling Guide Pages

- [32.8.22](#), Debt to Income Ratio (DTI) Ratio, Calculating Total Monthly Obligation.)
- [32.8.27](#), Debt Paid Off At or Prior to Closing (Payoff or Paydown of Debt for Qualification)

Effective Date

This policy change is effective immediately. Desktop Underwriter™ (DU™) currently issues a message stating that revolving debts must be included in the total expense payment if the account is not being closed. Lenders may disregard this message until it is removed in a DU release later in 2015.

Fannie Guide On Self Employed 2015

Cynthia Ellen Harrison



Fannie Guide On Self Employed 2015:

Why Physician Home Loans Fail Josh Mettle,2014-03-28 AT LAST A NO B S GUIDE FOR PHYSICIANS Look behind the curtains of MORTGAGE BANKING discover the REAL LANDMINES and learn how to make a FLAWLESS HOME PURCHASE In the post meltdown world of mortgage banking physicians face more challenges and have a higher rate of underwriter decline than any other professional client we advise It s shocking but true Spend a few minutes in physician chat rooms where the topic is mortgage and you are likely to read nightmare after nightmare horror story It s emotionally devastating to see what a botched home loan and closing can do to a family Within these pages seasoned physician mortgage professional and fourth generation Utah real estate investor Josh Mettle exposes the land mines and provides unique solutions to seamlessly overcome the pitfalls nearly all physicians face YOU WILL LEARN How to avoid the landmines that most commonly lead to surprising last minute declines How student loans including IBR and deferment affect how you qualify for financing How to find a true mortgage and real estate specialist in your hometown What specifically to look for in a real estate and mortgage advisor A step by step guide which virtually guarantees you a flawless home purchase The challenges you re likely to face are commonplace within your field but can be embarrassing expensive and painful to learn firsthand There is no bigger disappointment than finding out your loan was declined by an underwriter at the last minute forcing you to scramble to find temporary housing Avoid that agony by educating yourself with a few simple precautions contained within these pages Physician home loans are a niche loan practice which is why you won t find the information contained in this book anywhere else When it comes to securing a physician home loan you don t need a general practitioner you need a super specialist **Congressional Record** United States. Congress, **Urban Socio-Economic Segregation and Income**

Inequality Maarten van Ham,Tiit Tammaru,Rūta Ubarevičienė,Heleen Janssen,2021-03-29 This open access book investigates the link between income inequality and socio economic residential segregation in 24 large urban regions in Africa Asia Australia Europe North America and South America It offers a unique global overview of segregation trends based on case studies by local author teams The book shows important global trends in segregation and proposes a Global Segregation Thesis Rising inequalities lead to rising levels of socio economic segregation almost everywhere in the world Levels of inequality and segregation are higher in cities in lower income countries but the growth in inequality and segregation is faster in cities in high income countries This is causing convergence of segregation trends Professionalisation of the workforce is leading to changing residential patterns High income workers are moving to city centres or to attractive coastal areas and gated communities while poverty is increasingly suburbanising As a result the urban geography of inequality changes faster and is more pronounced than changes in segregation levels Rising levels of inequality and segregation pose huge challenges for the future social sustainability of cities as cities are no longer places of opportunities for all **Building Mentorship Networks to Support Black Women** Bridget Turner Kelly,Sharon Fries-Britt,2022-03-14 This

new book in the Diverse Faculty in the Academy series pulls back the curtain on what Black women have done to mentor each other in higher education provides advice for navigating unwelcoming campus environments and explores avenues for institutions to support and foster minoritized women's success in the academy Chapter authors present critical approaches to advance equity and to achieve trust and transparency in the academy Drawing on examples of mentoring between Black women students faculty and administrators in and outside of the academy from diverse institutional contexts exploring the use of digital technologies and framed by theoretical concepts from a range of disciplines this important volume provides insights on mentoring that can be employed across all of higher education to support the success of Black women faculty Full of actionable steps that institutional leaders can take to support the network of mentors it takes to be successful in the academy this book is a must read for department and university leaders faculty and graduate students in Higher Education interested in supporting and fostering mentoring for those most vulnerable in the academic pathway for success *Journal of the House of Representatives of the United States* United States. Congress. House, 2007 Some vols include supplemental journals of such proceedings of the sessions as during the time they were depending were ordered to be kept secret and respecting which the injunction of secrecy was afterwards taken off by the order of the House *National Guide to Funding for Community Development*, 1998 *The Women Who Built Omaha* Eileen Wirth, 2022-05 Eileen Wirth explores the important contributions of women to Omaha's history from the work of local women in numerous fields from the 1850s to the modern women's movement in the 1970s bringing to life many who have been overlooked *National Guide to Funding in Health*, 1995 *National Guide to Funding in Arts and Culture*, 2000 **Time Out Film Guide**, 2007 *The Kaleidoscope of Gender* Catherine G. Valentine, Mary Nell Trautner, Joan Z. Spade, 2019-03-07 The authors are proud sponsors of the 2020 SAGE Keith Roberts Teaching Innovations Award enabling graduate students and early career faculty to attend the annual ASA pre conference teaching and learning workshop The Kaleidoscope of Gender Prisms Patterns and Possibilities provides an accessible timely and stimulating overview of the cutting edge literature and theoretical frameworks in sociology and related fields in order to understand the social construction of gender The kaleidoscope metaphor and its three themes prisms patterns and possibilities unify topic areas throughout the book By focusing on the prisms through which gender is shaped the patterns which gender takes and the possibilities for social change the reader gains a deeper understanding of ourselves and our relationships with others both locally and globally Editors Catherine Valentine Mary Nell Trautner and the work of Joan Spade focus on the paradigms and approaches to gender studies that are constantly changing and evolving The Sixth Edition includes incorporation of increased emphasis on global perspectives updated contemporary social movements such as BlackLivesMatter and MeToo and an updated focus on gendered violence *Forest and Stream*, 1893 **Comprehensive Dissertation Index, 1861-1972: Education** Xerox University Microfilms, 1973 *Simmons ... Study of Media and Markets*, 1992 *Polk's Indianapolis (Marion County, Ind.) City Directory*, 1949 **Women in**

American History Cynthia Ellen Harrison,1979 Who's who in Finance and Industry ,1995 **The Writers Directory**
,2013 Who's Who in the South and Southwest, 1986-1987 ,1986-08 *The Continuing Study of Newspaper Reading*
Advertising Research Foundation,1939

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