



Fifth Third Mortgage Expanded Underwriting

Effective with Mortgage Commitments dated on or after **March 31, 2008**,
Mortgage Insurance FICO requirements:

Expanded Approval loans – Minimum FICO has been established

- Purchase and Rate/Term Refinances 660 FICO
- Cash-out Refinances 680 FICO

Be sure to obtain Mortgage Insurance commitments prior to **3/28/08** for loans not meeting these new established FICO minimums.

Effective - April 1st Fifth Third will no longer be accepting registrations for the following products: 5/3 100, 80/20 & 75/25

All loans in the pipeline under these products must be closed/funded by April 30 ! No extensions will be granted!

Additionally, registrations for My Community and Home Possible > 97% LTV will no longer be eligible.

MI commitments for LTV's > 97% must be obtained on or before March 31!

*The Wholesale Mortgage Product Guide is in process of being updated.

Please contact your local Account Executive with any questions or concerns.

Thank You for choosing Fifth Third Mortgage!

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