



## Bulletin 18-16

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### Enhanced Transcript Requirements

HomeBridge is pleased to announce an enhancement to transcript requirements for all income documentation types (i.e. W-2, 1099, 1040, etc.).

Brokers are **no longer** required to order transcripts for borrowers on any program with the exception of Jumbo/Jumbo Flex and Expanded Plus Full Doc and Alt-Doc options and Elite Plus Full Doc transactions; transcripts for borrowers will still be required for those specific programs/documentation options.

NOTE: At underwriter discretion transcripts may still be required (e.g. handwritten paystub, borrower employed by family member, etc.)

HomeBridge will continue to require a signed 4506-T for all borrowers on all loans. HomeBridge will randomly order transcripts for quality purposes.

This new policy is effective for loans created by the HomeBridge Loan Set-up department on and after May 7, 2018.

NOTE: The file creation date may not always be the same date as the loan submission date.

If you have any questions, please contact your Account Executive