

CORRESPONDENT LENDING Announcement

26-010: Guideline Updates

Date: 03/10/2026
 Programs: Merchants Premium Program

Merchants Bank updated our Jumbo/ MPP Underwriting Guide effective immediately. Changes with this update can be referenced in Version Control History 2.4 shown below. The underwriting guide can be found in the Resource Center.

[TPO Resource Center - Merchants Bank](#)

3/10/2026	2.4	<p>Section 3.01 A, b, i Reflect Employment History</p> <ul style="list-style-type: none"> Clarify Gap overlay with revised language and change all Seller references to Correspondent <p>Section 6.04 B, a, v, I and II, Rate and Term Finance</p> <ul style="list-style-type: none"> Removed overlay concerning paying off a seasoned HELOC and MPP section reference
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For Questions

If you have any questions regarding any information in this announcement, please contact your Merchants Account Executive or Client Manager.

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