CORRESPONDENT LENDING BULLETIN

ESSEX MORTGAGE
CORRESPONDENT LENDING

AUGUST 3, 2026

TOPICS:

MINIMUM FICO SCORE & MAXIMUM DTI ADJUSTMENTS

EXCITING UPDATES!!*

Minimum credit score required on all loans (including manual underwritten loans) has been decreased to 600!

Maximum DTI for manually underwritten loans will now be based on FHA allowable DTI's!

As always, please reach out to your Pipeline Manager at corr-pipeline-management@essexmortgage.com with any additional questions.

*Does not apply to loans for properties in the state of Washington

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