

# Home Savings of America

Wholesale Lending

## BROKER BULLETIN



For more information  
and product guidelines,  
click on:

[www.hsoawholesale.com](http://www.hsoawholesale.com)

For Daily Rate Sheet:

[Rate Sheet](#)

To lock a loan or get  
pricing scenarios,

click on:

[eHome](#)

To get instant loan  
decisions, upload a loan or  
upload conditions,

click on:

[eHome](#)

To access your loan  
pipeline in real time,  
24/7, click on:

[eHome](#)



Your Lender.  
Our Privilege.

Member FDIC



### Summary

#### Pending Reductions in maximum loan limits

#### Detailed Requirements

Unless Congress acts before September 30 to extend the 'temporary' limitation on high balance loan amounts, the maximum loan amounts will revert to the lower 'permanent' limits on that date.

This affects loans where the county limit is changing due to differences between the permanent limit and the temporary limit.

FNMA DU loans must be submitted and locked by **9/1/2011** and fund by **9/30/2011**

FHA and VA have not yet issued guidance regarding this issue. A separate announcement will be issued when guidance is received from these agencies.

#### Questions

If you have any questions, contact your Community banker.

Home Savings of America  
35 East Broadway Little Falls, MN 56345

CONFIDENTIALITY NOTICE: This email transmission, and any documents, files or previous email messages attached to it, may contain confidential information that is legally privileged. If you are not the intended recipient, or a person responsible for delivering it to the intended recipient, you are hereby notified that any disclosure, copying, distribution or use of any of the information contained in or attached to this message is STRICTLY PROHIBITED. Thank You.