



## INTERIM PROGRAMS UPDATE

*December 19, 2011*

PHIF coverage will no longer be available for any loans reserved on or after January 1, 2012. Lenders may continue to reserve conventional loans with LTV's of 80% or less. Also, keep in mind that 'combination' loans are still acceptable per normal guidelines. Please see page 70 of our [Guide](#).

We are working on implementing a new conventional line using the Fannie Mae HFA Preferred Risk Sharing™ and HFA Preferred™ products, which you may have noticed as program options within DU. Stay tuned for details and information on our expected launch date!

In our [4<sup>th</sup> Quarter Programs Update](#), we announced some exciting enhancements to our pricing and programs, with an expected launch in January, 2012. We are on target for a January launch and are shooting to 'go live' the last week of January. If you haven't yet registered for one of our [Winter Showcase training sessions](#), don't delay! You'll want to be ready to hit the ground running!

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