



## UPDATED FHA GUIDELINES

The PCM FHA Guidelines and FHA Matrix have been updated. Please refer to the guidelines for detailed information on each updated topic below:

1. Age of Appraisal
2. Appraisal Update/Completion Report
3. FHA Second Appraisal Requirements (second appraisal no longer required for high balance loans)
4. Portability of Appraisals
5. Re-Inspection and Review Requirements for Disaster Areas
6. Documentation requirements for social security income
7. Property Flipping

**\*Note: Recent changes are indicated in the guidelines with yellow highlighting.**

The updated FHA Guidelines and FHA Matrix can be referenced at [www.pcmloan.com](http://www.pcmloan.com) > Tools > Programs and Guidelines > “FHA UNDERWRITING GUIDELINES” and “FHA GUIDELINE SUMMARY MATRIX”

