



---

**Broker Bulletin: 2012-1064**  
**Attention: Broker Correspondents**

**January 23, 2011**

---

**Topic: Pricing Adjustments Resulting from FHFA-Directed G-Fee Increases**

---

**Summary:**

As a result of the Temporary Payroll Tax Cut Continuation Act of 2011, the Federal Housing Finance Agency directed Fannie Mae and Freddie Mac to increase loan guarantee fees.

UNM Wholesale has implemented the changes into our pricing structure, however; **effective immediately**, loans which were locked prior to 1/9/12 that will require an extension beyond 2/14/12 will be assessed an additional -.500 extension fee cost. This cost will be in addition to normal extension costs including any free Extensions offered by Secondary Marketing.

This is only applicable for all Conventional products.

**Please contact your locally assigned Account Executive with any questions.**

**Loans sold to Union National Mortgage Co. Wholesale must comply with all federal and state regulations as well as Union National Mortgage Co. Wholesale guidelines. This information is for guidance purposes only and should not replace consultation with your Legal and Compliance resources.**

Equal Housing Lender: Union National Mortgage Co. Wholesale. Corporate Office: 8241 Dow Circle West, Strongsville, OH 44136. All rates and programs are subject to change at any time without notice. Please contact UNM Wholesale Underwriting for further clarification of any Underwriting related topics or your Account Executive about other topics addressed in this bulletin. This information should not be considered as all-inclusive Guidelines. **For mortgage originating professionals only; not authorized for distribution to consumers.**

