

January 22, 2026

MHC Lending Partners

ATTENTION—Effective February 1, 2026, 1040s will no longer be accepted. Tax transcripts will be required for all files. **(NO EXCEPTIONS)** *This applies to all loans reserved on or after February 1, 2026.*

Important Reminders

- **Trusty10** loans require a 48-hr notice for our accounting department. Please adjust all closings accordingly.
- If a **Trusty10** loan does not close within 30 days of MHC funding, it is the responsibility of the lender to request that funds be returned to MHC.
- Once MHC issues a Conditional Commitment, if the closing date is changed to an earlier date, a signed notification of change form is required. (If the lender fails to upload a notification of change form, MHC will not be responsible for rushing a wire on the day of closing.) **It is the responsibility of the lender to effectively communicate changes to the Single-family department.**
- If a loan amount changes on any MHC loan types after a Conditional Commitment is issued, please upload a signed notification of change form along with all MHC documents related to the loan amount change: ***DU findings, Transmittal, and potential recapture (if applicable).***

- Depending on the underwriter's pipeline at the time of the submission, the review can take up to 3-days to review. **Please do not request that these files be rushed.**
- Please be mindful of our 3-day turnaround time for underwriting files as well as the 5-day turnaround time for the Post Closing department to review closing documents. There is no need to email or call on files that are still within those time frames.
- We have been receiving an increased number of phone calls from realtors and borrowers inquiring about files. **Please remember that realtors and borrowers should never be given our contact information to get file updates under no circumstances.**
- If we exceed the time frame allotted to review files or documents, please email our Single-family department at Singlefamily.MHC@mshc.com.

Thank you for your continued partnership, we appreciate your attention to these reminders and your ongoing cooperation.