



**To:** All Customers

**From:** Flagstar Lending

**Date:** 09/03/2020

**Memo #:** 20086

**Subject:** **Temporary COVID-19 UW Guidelines**

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Flagstar Bank is pleased to announce that due to the ongoing impact of COVID-19, temporary underwriting guidelines have been put in place to adjust to the changing landscape. The [Temporary COVID Guidelines](#) are located in the Underwriting Guidelines section of the Seller's Guide.

Requirements specific to a business channel broker, non-delegated and delegated are addressed accordingly.

Please refer to the [Temporary COVID Guidelines](#) for complete details.