



December, 2016

FIPCO FORMS NOTICE

Please note: This notice is not a comprehensive review of all the elements of these forms. Refer to the instructions and supplemental instructions prepared for these forms for details and further review of the forms.

The following forms are available immediately from FIPCO:

WBA 130Q 12 C.F.R. PART 1026 APPENDIX Q CHECKLIST VERIFYING MONTHLY DEBT AND INCOME (05/27/16)

The most important change to this form incorporates CFPB's modification to "small creditor" QMs.

Section V.C. & D. "Small Creditor and Balloon Payment QMs" is replaced to reflect the CFPB's modifications to "small creditor" QMs.

Other technical changes were made to include more detail for clarity.

*Lenders may begin using these revised forms
at their earliest convenience.*

FIPCO

You may order these forms in the following ways: FIPCO web page (www.fipco.com/hcorder), e-mail (fipcosales@fipco.com), fax (608-661-9382), or call 1-800-722-3498 and select option 1.

