

## 2015 OA Guide MEMOS

January 26, 2015	<a href="#">Refer-Eligible</a>
April 1, 2015	<a href="#">Eligible App</a>
May 12, 2015	<a href="#">FICO Servicing Changes</a>
May 18, 2015	<a href="#">Rate Change</a>
June 30, 2015	<a href="#">Income Limits</a>
July 29, 2015	<a href="#">Income and Acquisition Limits</a>
July 30, 2015	<a href="#">Homebuyer Education</a>
August 27, 2015	<a href="#">Great Choice Escrows &amp; Loan Docs</a>
August 27, 2015	<a href="#">E &amp; O Coverage</a>
September 8, 2015	<a href="#">Delay HFA</a>
September 22, 2015	<a href="#">TRID Exemption</a>
October 5, 2015	<a href="#">Clarify TRID Exemption</a>
October 9, 2015	<a href="#">Original Endorsed Notes</a>
November 2, 2015	<a href="#">US Bank Bulletins</a>
December 1, 2015	<a href="#">VOD</a>
December 17, 2015	<a href="#">Revision of Note</a>