



## IMPORTANT UPDATE

### BULLETIN 39-09122022

**Issued to:** All Channels  
**Date:** September 12, 2022  
**Subject:** VA Minimum FICO Update  
**Effective:** Immediately

Please see below corrections to bulletin 36 08222022 “VA Minimum FICO and Sponsorship Renewal Check Update” published by GHMC on 8/22/22.

Effective immediately, the Minimum FICO score requirement for **VA Manual Underwrites and VA IRRIs** has been restored to the following:

| Section                             | Update                                    |
|-------------------------------------|-------------------------------------------|
| Purchase Minimum FICO for Manual UW | Increased Minimum FICO back to <b>640</b> |
| VA IRRIs Minimum FICO               | Increased Minimum FICO back to <b>620</b> |

**The minimum FICO for VA loans receiving an AUS approval remains at 600.**

Please refer to the VA Guidelines for complete product details. The **VA Snapshot** is posted in the Resource Center’s Product Guidelines – Government sub-folder.

We appreciate your business!