

# Newrez Announcements



## Announcement 2026-009 Yosemite Jumbo AUS Updates

January 29, 2026

Newrez LLC "Newrez" Approved Correspondent Clients; Yosemite Jumbo AUS product guidelines have been updated with the following **effective with new locks on and after January 29, 2026.**

Current Policy	New Policy
Loan Limits	2026 FHFA Conforming Loan Limits have been adopted as of 1.5.2026
<b>Ineligible Products</b> <ul style="list-style-type: none"><li>Loans with bridge financing by third party, i.e.: Knock, Homelight or Opendoor</li></ul>	<b>Ineligible Products</b> <ul style="list-style-type: none"><li>Loans with bridge financing <b>or departure residence buyout</b> by third party, i.e.: Knock, Homelight or Opendoor</li></ul>
<b>Derogatory Credit</b>  0x30 for mortgage in the past 24 months, Follow FNMA/FHLMC Seller Guide and AUS Findings	<b>Derogatory Credit</b> <ul style="list-style-type: none"><li>Housing History: 0x30 for mortgage in past 24 months.</li><li>Non-Mortgage Payment History: Follow FNMA/FHLMC Seller Guide and AUS Findings.</li></ul>

<b>Reserves – Primary Residence</b>		<b>Reserves – Primary Residence</b>	
Loan Amount	# of Months Reserves	Loan Amount	# of Months Reserves
≤\$1,000,000	6	≤\$1,000,000	6
≤\$1,000,000 with LTV >80%	12	≤\$1,000,000 with LTV >80%	12
\$1,000,001 - \$2,000,000 with LTV >80%	15	\$1,000,001 - \$2,000,000 with LTV >80%	15
\$1,000,001 - \$2,000,000	12	<b>\$1,000,001 - \$1,500,000</b>	<b>9</b>
\$2,000,001 - \$3,500,000	18	<b>\$1,500,001 - \$2,000,000</b>	<b>12</b>
		\$2,000,001 - \$3,500,000	18
<b>Properties Listed for Sale</b>		<b>Properties Listed for Sale</b>	
Properties currently listed for sale (at the time of application) are not eligible.		Properties currently listed for sale (at the time of application) are not eligible <b>for refinance transactions.</b>	
<b>Appraisal Requirements</b>		<b>Appraisal Requirements</b>	
First Lien Amount	Appraisal Requirements	First Lien Amount	Appraisal Requirements
Purchase Transactions		Purchase / <b>Refinance</b> Transactions	
≤\$2,000,000	1 Full Appraisal	≤\$2,000,000	1 Full Appraisal
>\$2,000,000	2 Full Appraisals	>\$2,000,000	2 Full Appraisals
Refinance Transactions			
≤\$1,500,000	1 Full Appraisal		
>\$1,500,000	2 Full Appraisals		

## Questions

If you have any questions regarding any information in this announcement, please feel free to contact your regional sales manager or client manager.

[Newrezcorrespondent.com](http://Newrezcorrespondent.com)

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## Client Development

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