



TIB-Mortgage

TIB-The Independent BankersBank

October 11, 2018

TIB would like to announce expanded FICO eligibility and improved pricing on government loans. TIB's new minimum FICO on government loans is now 620. In addition to the change, TIB will implement the following improved FICO adjusters on all government loans.

Old Adjustments

620-639	N/A
640-659	-0.750
660-679	-0.500
680-719	0.000
720-739	0.125
740+	0.125

New and Improved

620-639	-1.000
640-659	-0.500
660-679	-0.250
680-719	0.000
720-739	0.125
740+	0.250

For questions please email [SecondaryMortgage@mybankersbank.com](mailto:SecondaryMortgage@mybankersbank.com)