

# What's New This Week

## A summary of recent and upcoming changes:

Updates	
<p><b>New Programs!                      smart Term                      Conforming and                      High Balance</b></p>	<p>loanDepot is pleased announce the addition and immediate availability of Conforming, Super Conforming, and High Balance smart Term programs.</p> <p><b>Resource:</b>  <a href="#">Product Matrices</a></p>
<p><b>Conventional                      Lending Guide – IRS                      Document Changes</b></p>	<p>The loanDepot Conventional Lending Guide includes updates outlined below.</p> <p>IRS Form 4506-C and Tax Transcript policy:</p> <ul style="list-style-type: none"> <li>• The policy is relocated to Age of Documentation</li> <li>• References to the obsolete IRS 4506-T Form are replaced with IRS 4506-C verbiage</li> <li>• The Federal Income Tax Returns policy was removed and added to <b>Age of Documentation Requirements</b></li> <li>• Age of Documentation Requirements tax-related documentation table is updated to include 2021 tax return requirements related to Freddie Mac Bulletin 2021-02</li> </ul> <p><b>Resources:</b>  <a href="#">Conventional Lending Guide</a>  <a href="#">Freddie Mac Bulletin 2021-2</a></p>

