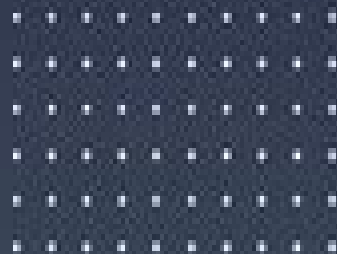


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Fannie Mae's Eligibility Matrix and Selling Guide may significantly change from year to year. Maximum Loan Limits for General and High Cost areas sometimes change annually. If you are a mortgage loan originator, then you need to be aware of the latest changes and originate and process your home loans according to those changes in order for you and your loans to be in compliance. If you see a mortgage training manual being sold and it talks about completing the Good Faith Estimate, then you know you are looking at a manual that hasn't been updated since 2014. The Loan Officer's Handbook for Success is edited annually and currently reflects the changes that have taken place within the mortgage lending market up to and for 2019 and reflects what's going on and is now required within the mortgage lending market. **The Loan Officer's**

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