

Announcement #26-13**Date:** February 09, 2026

AUS Jumbo Rate-and-Term Refinance - Incidental Cash-Back Requirements

Effective with new loan applications dated on and after February 9, 2026, incidental cash-back requirements for rate-and-term refinance transactions are being updated to provide greater flexibility for the AUS Jumbo program.

Rate-and-Term Refinance (DU and LPA):

- Incidental cash-back may not exceed the lesser of 1% of the new mortgage amount or \$12,500 (previously capped at \$2,000).

Please contact your Sales Representative with any questions.