



Announcement: CWL 2024-04

Topic: Community DSCR Updates

Issue Date: October 30, 2024

Effective Date: October 30, 2024

Issuer: Credit Risk

The Community DSCR program has been updated, effective October 30, 2024. The updates are highlighted below.

Prepayment Penalty

- Investment Property only
- 1-, 2- and 3-year options

1 year PPP:

- First year: 1% fee of amount prepaid (partial or full prepayment)

2 year PPP:

- First year: 2% fee of the amount prepaid (partial of full prepayment)
- Second year: 1% fee of amount prepaid (partial of full prepayment)

3 year PPP:

- First year: 3% fee of amount prepaid (partial or full prepayment)
- Second year: 2% fee of amount prepaid (partial or full prepayment)
- Third year: 1% fee of amount prepaid (partial or full prepayment)

For complete guidelines, please visit [PARC-resources>guidelines>community DSCR Matrix](#)