Subject: Update - Federal Government Shutdown Guidance

Dear Broker Partner,

Ameritrust Mortgage Corporation is providing an update to the guidance issued on **October 13, 2025**, related to the ongoing **Federal Government Shutdown** that began **October 1, 2025**.

As the shutdown remains in effect as of **November 3, 2025**, additional reserve requirements will apply to impacted borrowers for **GSE loans only**. All other temporary guidance outlined in the **October 13, 2025** announcement remains in effect.

For **applications dated on or after November 3, 2025**, provided the shutdown continues, borrowers must document reserves meeting the greater of:

- **Two (2) months of documented reserves**, or
- **The amount of reserves required per the applicable GSE Selling Guide** (including any additional reserves required for certain transactions).

If you have any questions, please reach out to your Account Executive