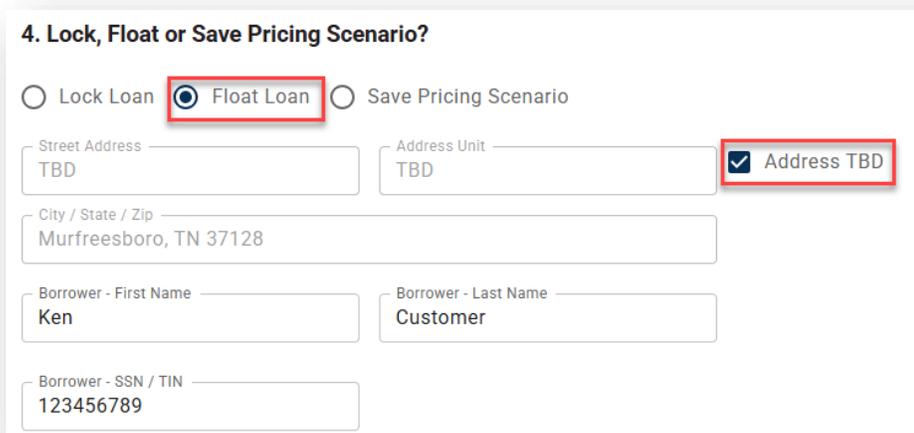


TBD Loan Submission Steps

FCM TPO will accept a TBD loan submission once the below items have been met:

1. When pricing the loan, **Float** the loan.
 - a. On the Price a Loan page, complete the following fields:
 - **Address TBD:** Check this box
 - **Street Address:** TBD defaults as the Street Address once the TBD box is selected



4. Lock, Float or Save Pricing Scenario?

Lock Loan **Float Loan** Save Pricing Scenario

Street Address Address Unit **Address TBD**

City / State / Zip

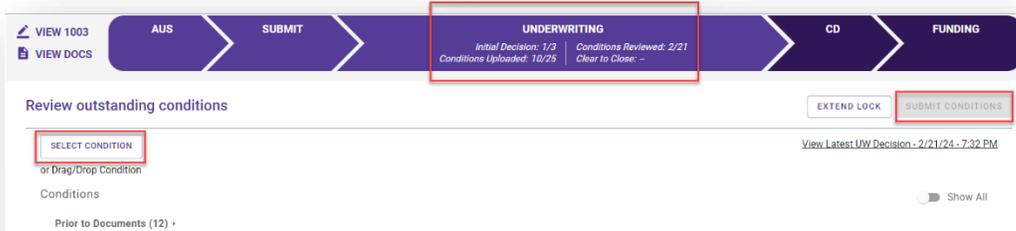
Borrower - First Name Borrower - Last Name

Borrower - SSN / TIN

2. Brokers can skip the Initial Disclosures request. This will be done once there is a Sales Contract. *
3. Automated Underwriting should be run as TBD.
4. The Loan Submission Package Upload should include:
 - a. The **Credit Package**.
 - b. Please include the printed **1003** with the address listed as: TBD, with your anticipated City, State, and Zip. The 1003 must be dated with the date the borrower first sought TBD approval.

When a Sales Contract has been executed the following are required:

- a. The Sales Contract is to be uploaded into FCM FUEL as a **Condition** on the **Underwriting** tab of the tracker.



- b. Initial Disclosures:
 - **Brokers** are to request the **Initial Disclosures** through the **Loan Estimate** tab in FCM FUEL.
 - **Non - Delegated Correspondents** must prepare, send to borrower(s), and upload Initial Disclosures as **Conditions**.

Note: Disclosures must be dated within 3 business days from the date the Sales Contract was disclosed to the borrower, either verbally or in writing.

- c. Contact the Support Desk at Support@fcmtpo.com to change the TBD address to a physical address.

TBD FAQ:

- All Products are eligible.
- Program allows only one property update.
 - Once property has been established from TBD, no other property changes are allowed.
 - Property address will need to be emailed to Support@fcmtpo.com