

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 Pricin	g Scenario?	
🔿 Lock Loan 🔘 Float Loan	Save Pricing Scenario	
Street Address	Address Unit	Address TBD
City / State / Zip Murfreesboro, TN 37128		
Borrower - First Name	Borrower - Last Name Customer	
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.



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

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

VIEW 1003 VIEW DOCS	AUS		\geq	UNDERWRITING Initial Decision: 1/3 Conditions Reviewed: 2/21 Conditions Uploaded: 10/25 Clear to Close: –	> "	
Review outstand	ling conditio	ns			EXTEND LOCK	SUBMIT CONDITIONS
SELECT CONDITION	on				View Latest UW De	cision - 2/21/24 - 7:32 PM
Conditions						Show All
Prior to Docume	nts (12) ›					

- Initial Disclosures: b.
 - 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.

Contact the Support Desk at Support@fcmtpo.com to change the TBD с. 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 <u>Support@fcmtpo.com</u>



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