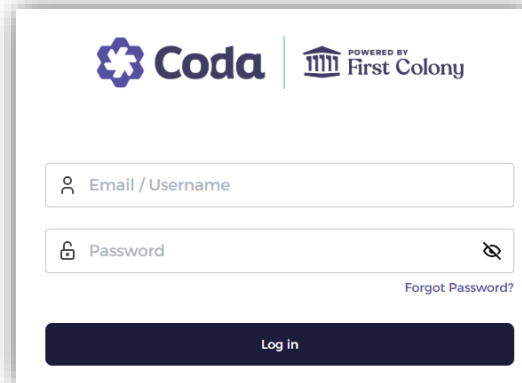


BROKER TRAINING GUIDE

LOGIN

- Go to <https://coda.firstcolony.com>
- Login with your credentials

Note: For login assistance, please contact the Support Department at support@firstcolony.com



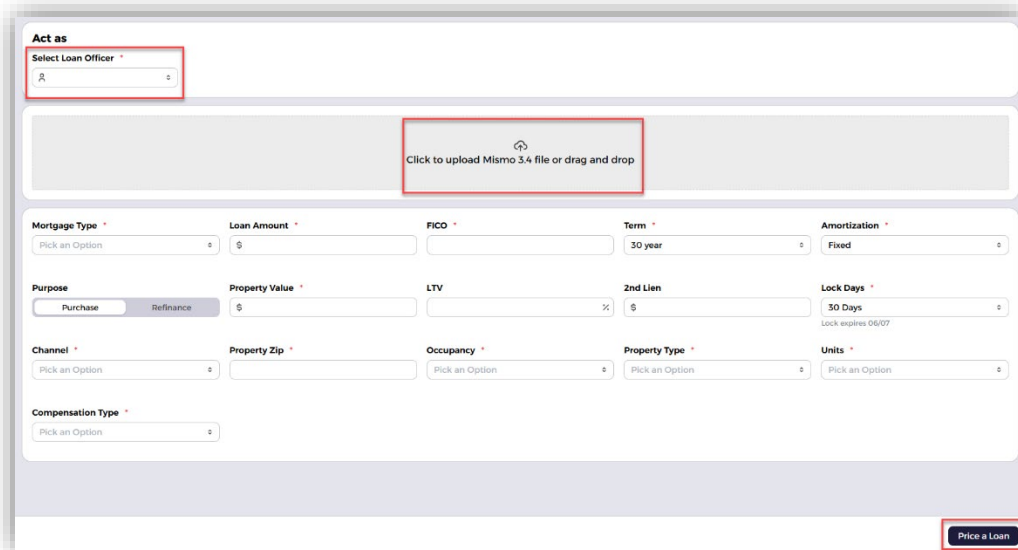
The login form displays the Coda and First Colony logos at the top. Below the logos are two input fields: 'Email / Username' and 'Password'. A 'Forgot Password?' link is located to the right of the password field. At the bottom of the form is a dark blue 'Log In' button.

CREATE/PRICE AND REGISTER LOAN



The navigation bar includes the Coda logo, a 'Pipeline' tab, a search bar labeled 'Search Pipeline', and buttons for 'PRODUCTION' and 'DS'. On the left side, there is a 'Price a Loan' button. On the right side, there is a 'Price and Create a Loan' button, which is highlighted with a red box.

- Click on **Price and Create a Loan** from home screen.
- **ACT AS:** From Select Loan Officer dropdown, choose the Loan Officer, if applicable.
- **Click to upload Mismo3.4 file or drag and drop:** If mismo xml file is available, you can either click on this section to add the mismo xml or you can drag the mismo xml file anywhere into the screen.
 - If you do NOT have an xml file, enter loan level data in the screen including the indicated required fields. You will be able to import your xml into the loan once it is created.
- Fill in applicable fields that did not auto-populate from imported xml.
- Click on **Price a Loan**.

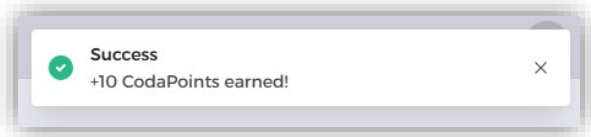


The loan creation form is titled 'Act as' and features a 'Select Loan Officer' dropdown menu. Below this is a large area with a red box containing the text 'Click to upload Mismo 3.4 file or drag and drop'. The form contains several input fields for loan details: Mortgage Type, Loan Amount, FICO, Term, Amortization, Purpose (Purchase/Refinance), Property Value, LTV, 2nd Lien, Lock Days, Channel, Property Zip, Occupancy, Property Type, Units, and Compensation Type. Each field has a dropdown or text input. At the bottom right, there is a 'Price a Loan' button, highlighted with a red box.



CODA POINTS are earned daily with the 1st pricing scenario you run (max 10 points daily).

You will see a Success message after clicking **Price a Loan** indicating that 10 points were earned.



For more details on how CODA points are earned and redeemed, please see the **CODA Points Guide**.

PRICE A LOAN:

- **SELECT A PRODUCT:** Choose Product to see pricing details
- **CHOOSE RATE & PRICE:** Click on the preferred rate
- **LOCK, FLOAT OR SAVE SCENARIO?** To Create/ Register loan, select either **Lock Loan** or **Float Loan**

Rate (%)	Discount	Monthly (P&I)
6.490	0.528% \$2,640.00	\$3,157.21
6.500	0.452% \$2,260.00	\$3,160.50
6.625	0.080% \$400.00	\$3,201.71
6.750	-0.350% -\$1,750.00	\$3,243.15
6.875	-0.713% -\$3,565.00	\$3,284.81
6.990	-1.028% -\$5,140.00	\$3,323.32
7.000	-1.110% -\$5,550.00	\$3,326.68

- If xml was not imported, Borrower data and property address will need to be entered
- **LOAN PROCESSOR:** Choose Processor from dropdown list. If there is not a Processor on the loan, click N/A.
- You can add additional contacts to the loan if needed, by clicking the **+Add** button.
- At bottom right of screen, click **Float Loan** or **Lock Loan**

Float Loan

☐ Save Pricing Scenario ☐ Lock Loan ☒ Float Loan

Comp Percent -1.125% Comp Amount \$5,437 Comp Plan 1.125 Max 14000

☐ Address TBD

Street Address * 10655 Birch St Address Unit

City / State / Zip MURFREESBORO, Tennessee, 37129

Borrower - First Name * Ken Borrower - Last Name * Customer

Borrower - SSN * ***-**-7000

Loan Processor * Pick an Option N/A

Add any additional contacts to receive notifications about this loan? + Add

Float Loan



500 East Park Avenue,
Suite 900, Orem, Utah 84097



NMLS #3112

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08.27.26

PRICING: LOCK A FLOATED LOAN, EXTEND LOCK, RE-LOCK

REFLOAT A FLOATED LOAN

- If loan parameters change and the loan is **not yet locked**, you can refloat the loan at the new pricing parameters by clicking on **Float/Lock** button at top right of any screen within the loan.

LOCK A FLOATED LOAN

- To lock a loan previously registered as a float, click on the **Float/Lock** button at top right of any screen within the loan.

Loan Number 10000211383	Product Conforming - 30 Yr Fixed	Purpose Purchase	AE Joanne Espenshade
Status Initial Disclosures Requested	LTV / CLTV 95.00/95.00	Address 2028 North Marianna Avenue	AM N/A
Borrower Ron Tintin	FICO 793	DTI 7.97% / 12.42%	UW N/A
Loan Amount \$522,500	Note Rate 6.625%	Lock Info Not Locked	Closer N/A
		Channel Broker	

[Edit 1003](#)
[View Docs](#)
[Float/Lock](#)

EXTEND LOCK

- To Extend a lock, click on the **EXTEND LOCK** button at top right of any screen within the loan.
- On the pop up screen, change the Lock Expiration Date or choose the Quick Extend option.
- Click on **EXTEND LOCK**

Loan Number 10000211383	Product Conforming - 30 Yr Fixed	Purpose Purchase	AE Joanne Espenshade
Status Locked	LTV / CLTV 95.00/95.00	Address 2028 North Marianna Avenue	AM N/A
Borrower Ron Tintin	FICO 793	DTI 7.97% / 12.42%	UW N/A
Loan Amount \$522,500	Note Rate 6.625%	Lock Info 5/8 - 6/8	Closer N/A
		Channel Broker	

[Edit 1003](#)
[View Docs](#)
[Extend Lock](#)

RE-LOCK

- Re-lock requests should be emailed to rates@firstcolony.com

Request a Lock Extension

New Lock Expiration * Extend by 7 days

April 17, 2026

Quick extend: 7 days 14 days 21 days 30 days

A maximum of 30 days is permitted. Weekends not available, dates are automatically moved to next business day.

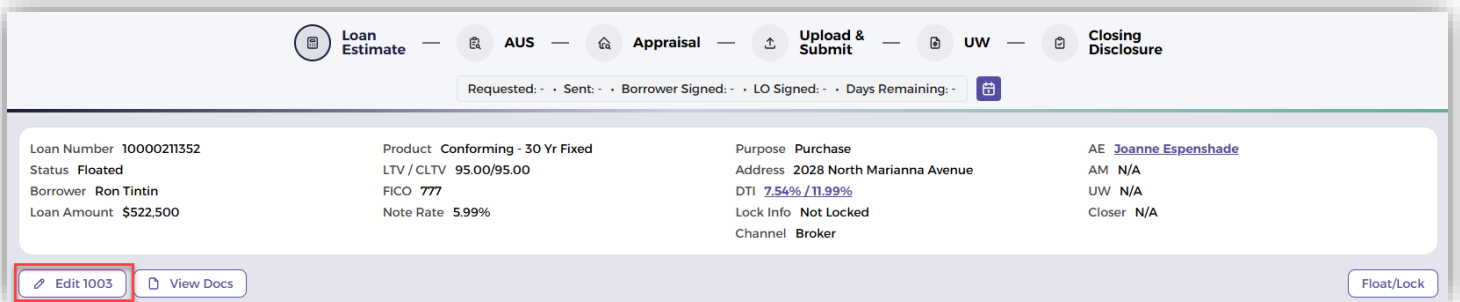
Base Price	100.010
New expiration date	4/17/2026
Total Cost	-0.140
Final Price	99.870

[Cancel](#)
[Extend Lock](#)

UPLOAD 1003 IMPORT FILE TO EXISTING LOAN FILE

Skip this step if loan was created using a mismo file.

- Click on loan from pipeline
- Click on **Edit 1003**
- Click on **Import Mismo**
- This will update your 1003 data

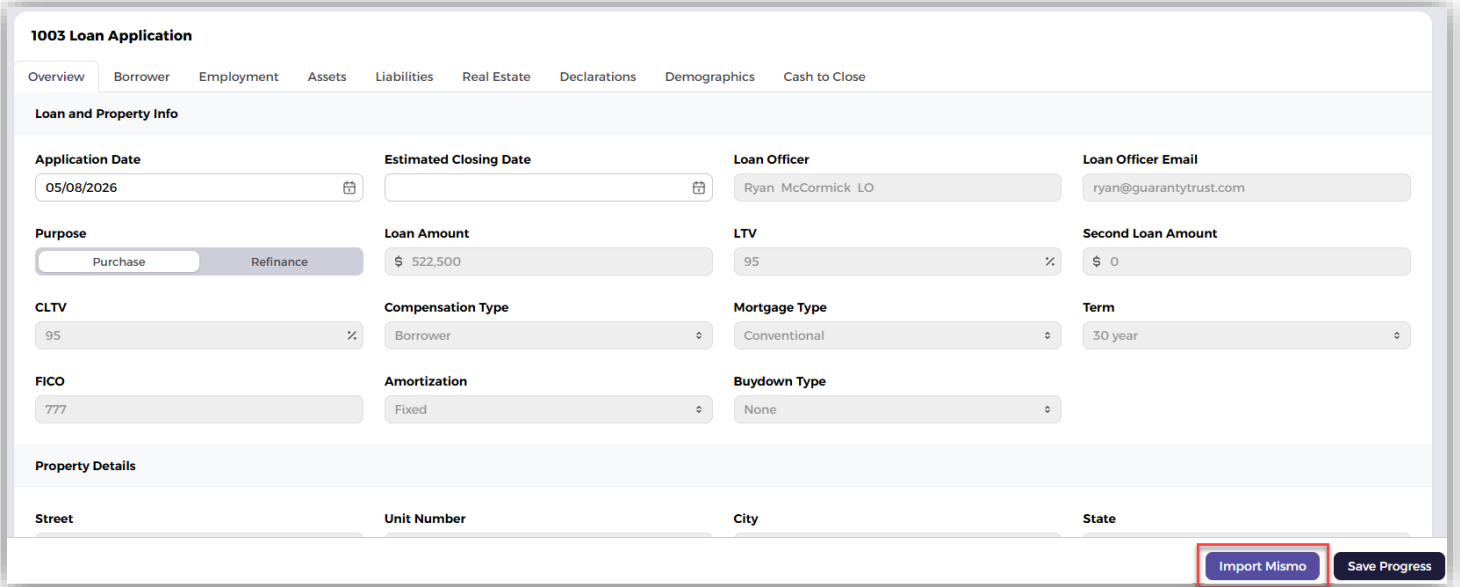


Loan Estimate — AUS — Appraisal — Upload & Submit — UW — Closing Disclosure

Requested: - Sent: - Borrower Signed: - LO Signed: - Days Remaining: -

Loan Number 10000211352	Product Conforming - 30 Yr Fixed	Purpose Purchase	AE Joanne Espenshade
Status Floated	LTV / CLTV 95.00/95.00	Address 2028 North Marianna Avenue	AM N/A
Borrower Ron Tintin	FICO 777	DTI 7.54% / 11.99%	UW N/A
Loan Amount \$522,500	Note Rate 5.99%	Lock Info Not Locked	Closer N/A
		Channel Broker	

[Edit 1003](#) [View Docs](#) [Float/Lock](#)



1003 Loan Application

Overview Borrower Employment Assets Liabilities Real Estate Declarations Demographics Cash to Close

Loan and Property Info

Application Date 05/08/2026	Estimated Closing Date	Loan Officer Ryan McCormick LO	Loan Officer Email ryan@guarantytrust.com
Purpose Purchase Refinance	Loan Amount \$ 522,500	LTV 95 %	Second Loan Amount \$ 0
CLTV 95 %	Compensation Type Borrower	Mortgage Type Conventional	Term 30 year
FICO 777	Amortization Fixed	Buydown Type None	

Property Details

Street	Unit Number	City	State
--------	-------------	------	-------

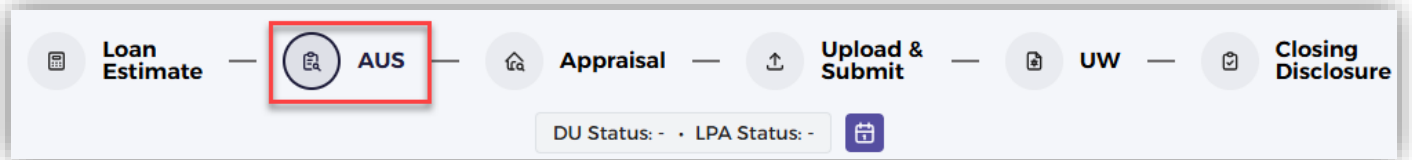
[Import Mismo](#) [Save Progress](#)

For additional information on managing Borrowers in the 1003, see the “MANAGING BORROWERS ON LOAN APPLICATIONS” section further in the Guide.

AUTOMATED UNDERWRITING

Click on **AUS** tab

DESKTOP UNDERWRITING (DU)



Click on Fannie Mae (DU) tab.

- Enter the **Credit Agency, Account/Username** and **Password**
- Enter **Credit Reference Number** for the borrower(s)
- Click **Save & Run**

If associating an existing Case File ID:

- Click on **Yes** to **Do you have a Case File ID?**
- Enter the **DU Case File ID**
- Enter **Credit Reference Number**
- Click **Save & Run**

Request AUS

Fannie Mae (DU)
Freddie Mac (LPA)
Dual Run (DU & LPA)

Do you have a DU Case File ID?
☒ No
☐ Yes

Request Type

Credit & Underwriting
Underwriting Only

Credit Agency
Test Credit Agency

Account/Username
abcde

Password

☐ Save Password

Application 1

Ron Tintin
*****-5641

12345

Save & Run

DU Results
04/07 - 5:50 PM

AUS Risk Class/Eligibility
Approve / Eligible

Appraisal Waiver Eligibility
Eligible

Reserves Required
\$ 0.00

Documentation - Self-Employed Income
N/A

Documentation - Assets
2 Months (s)

Findings
View findings

LOAN PROSPECTOR (LPA)

- Click on Freddie Mac (LPA) tab.
- Enter the **Credit Agency**
- Enter **Credit Reference Number** for the borrower(s)
- Click **Save & Run**

If associating an existing LPA Key,

- Click on **Yes** to **Do you have a LPA Key?**
- Enter the **LPA Key**
- Enter **Credit Reference Number**
- Click **Save & Run**

Request AUS

Fannie Mae (DU)

Freddie Mac (LPA)

Dual Run (DU & LPA)

Do you have a LPA Key?

☒ No
 ☐ Yes

Credit Agency

Equifax Mortgage Solutions

Application 1

Ron Tintin

5004463

*****5641

Save & Run

LPA Results

04/07 - 5:50 PM

AUS Risk Class/Eligibility	Accept / Ineligible
Reduced Appraisal Eligibility	Yes
Reserves Required	\$ 0.00
Documentation - Self-Employed Income	N/A
Documentation - Assets	N/A
Findings	View findings

DUAL RUN (DU & LPA)

- Click on **Dual Run (DU & LPA)** tab

NOTE: To use the Dual Run feature in CODA, you can import your DU or LPA findings if you have either, or you can run directly through the site.

- If associating an LPA Key and/or DU Case File ID:
 - Click on **Yes** to **Do you have a DU Casefile ID/LPA Key?**
 - Enter the **DU Case File ID/LPA Key**
- Enter the **Credit Agency, Account/Username** and **Password**
- Enter **Credit Reference Number** for the borrower(s)
- Click **Save & Run**

Request AUS

Fannie Mae (DU)
Freddie Mac (LPA)
Dual Run (DU & LPA)

Do you have a DU Case File ID?
☒ No
☐ Yes

Do you have a LPA Key?
☒ No
☐ Yes

Request Type

Credit & Underwriting
Underwriting Only

Credit Agency

Pick an Option

Account/Username

Password

☐ Save Password

Application 1

Ron Tintin
5004463

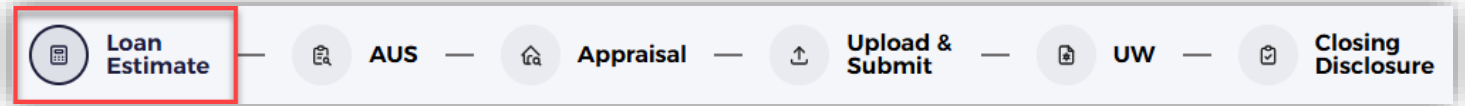
Save & Run
2

DU & LPA Results

Compare Dual Run	DU 04/07 - 5:50 PM	LPA 04/07 - 5:50 PM
AUS Risk Class/Eligibility	• Approve / Eligible	• Accept / Ineligible
Appraisal Waiver Eligibility	• Eligible	• Yes
Reserves Required	\$ 0.00	\$ 0.00
Documentation - Self-Employed Income	N/A	N/A
Documentation - Assets	2 Months (s)	N/A
Findings	View findings	View findings

REQUEST INITIAL DISCLOSURES:

Click on **Loan Estimate** tab

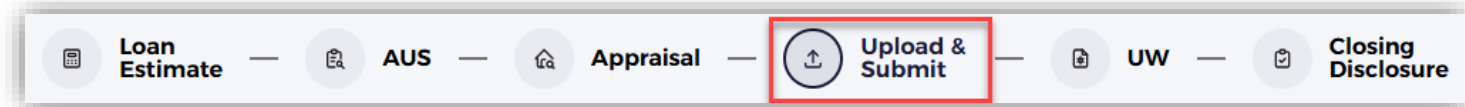


○ REQUEST A LOAN ESTIMATE:

- If product is **FHA True Zero**, refer to instructions [Here](#)
- For **all other products**, instructions can be found [Here](#)

UPLOAD LOAN PACKAGE – SUBMIT TO UNDERWRITING

Click on **Upload & Submit** Tab



- **Click to upload or drag and drop section:** Upload loan package documents by either clicking on this section to add files, or by drag/drop into this section.
 - Once documents have been added to the screen, it will show as **SAVED-NOT SUBMITTED**.
 - If you intend to return and add more documents, documents added will be auto saved to the file.
 - Once all documents have been added, click **SUBMIT TO LENDER**
 - All documents uploaded will change from “Saved-Not Submitted” to **SUBMITTED TO LENDER**

Upload your Documents and Submit for Underwriting

Save Progress

Submit to Lender

To complete the submission process, upload your documents and click Submit to Lender.

Minimum Requirements:

Open Checklist

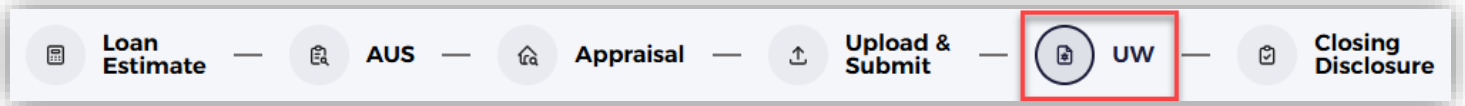
Estimated Closing Date

5/29/2026

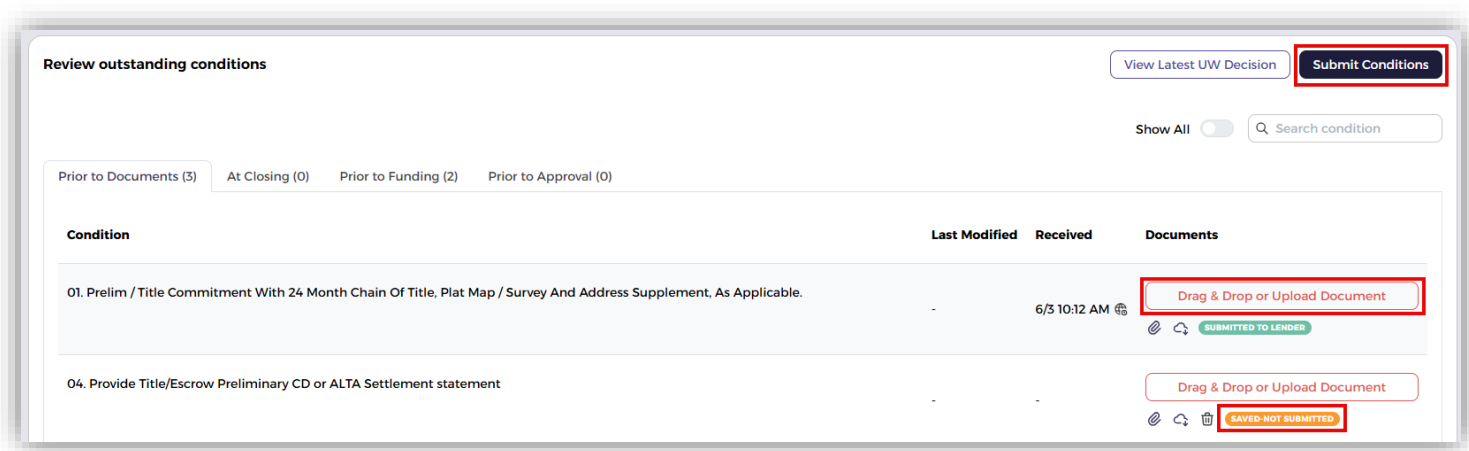
Click to upload or drag and drop

Document	Created ↑↓	State	Actions
Loan Package 1	May 08, 2026 - 5:30 PM	SAVED-NOT SUBMITTED	📄 👁 🗑
Loan Package 2	May 08, 2026 - 5:30 PM	SAVED-NOT SUBMITTED	📄 👁 🗑
Loan Package 3	May 08, 2026 - 5:30 PM	SAVED-NOT SUBMITTED	📄 👁 🗑
Loan Package 4	May 08, 2026 - 5:30 PM	SAVED-NOT SUBMITTED	📄 👁 🗑

UNDERWRITING APPROVAL AND UPLOADING CONDITIONS



- To view Underwriting conditions, go to **UW** tab in the Loan Tracker
- The Underwriting Decision can be viewed in 3 locations:
 - **VIEW LATEST UW DECISION** on the UW screen
 - **VIEW DOCS** -> Important Folder
 - **UW** Tab in CODA
- Outstanding conditions are listed on the **UW** tab
 - To review cleared conditions, click the **SHOW ALL** toggle button
- To upload your conditions, you can either:
 - Click on **Drag & Drop or Upload Document button** next to the condition to upload your PDF document for that condition
 - OR you can **drag & drop** your PDF document directly to the condition
 - You will see a paper clip for each document uploaded. This allows you to click and view the document you uploaded. It will show as **SAVED-NOT SUBMITTED**.
- After uploading documents to all applicable conditions:
 - If you intend to return and add more documents, documents added will be auto saved to the file.
 - Once all documents have been added and saved, click **SUBMIT CONDITIONS**
 - All documents uploaded will change from “Saved-Not Submitted” to **SUBMITTED TO LENDER**



ORDER APPRAISAL

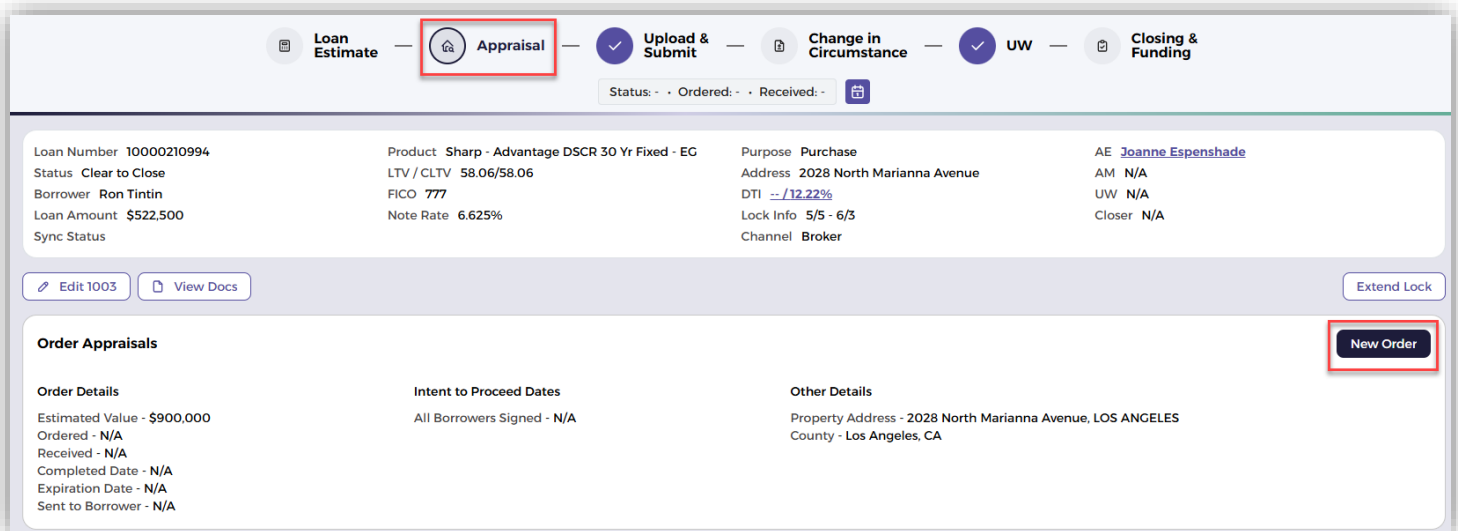
Click on **Appraisal** Tab



- Click on **New Order**

NOTE : Before you can proceed with New Order:

- Intent to Proceed must be signed
- FHA Case Number assigned (if applicable)
- Borrower's Email must be entered in 1003 in CODA
- VA Appraisals must be ordered through WebLGY



Loan Number 10000210994
Status Clear to Close
Borrower Ron Tintin
Loan Amount \$522,500
Sync Status

Product Sharp - Advantage DSCR 30 Yr Fixed - EG
LTV / CLTV 58.06/58.06
FICO 777
Note Rate 6.625%

Purpose Purchase
Address 2028 North Marianna Avenue
DTI -- / 12.22%
Lock Info 5/5 - 6/3
Channel Broker

AE [Joanne Espenshade](#)
AM N/A
UW N/A
Closer N/A

[Edit 1003](#) [View Docs](#) [Extend Lock](#)

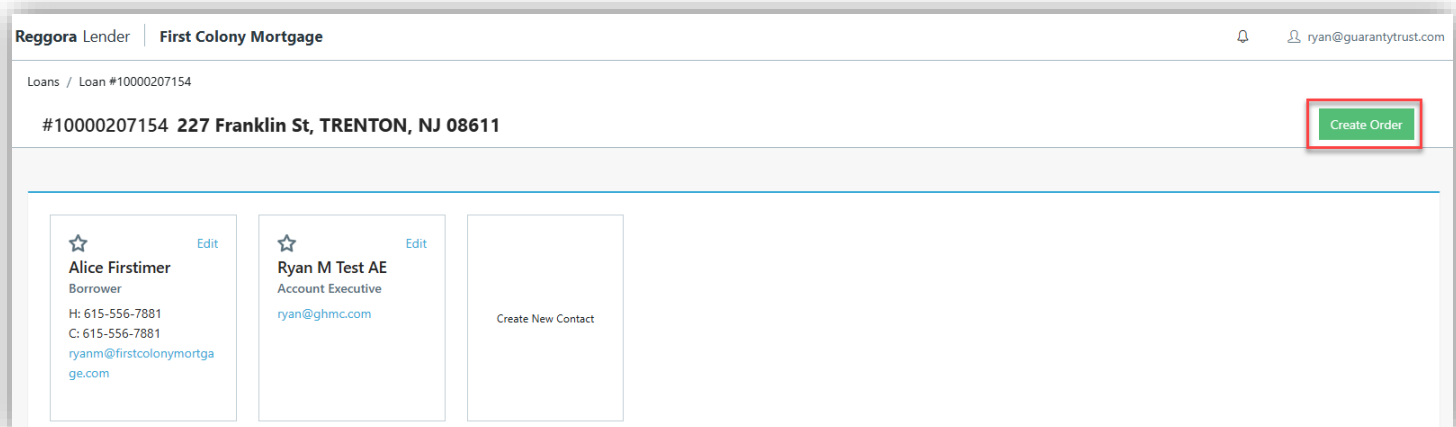
Order Appraisals [New Order](#)

Order Details
Estimated Value - \$900,000
Ordered - N/A
Received - N/A
Completed Date - N/A
Expiration Date - N/A
Sent to Borrower - N/A

Intent to Proceed Dates
All Borrowers Signed - N/A

Other Details
Property Address - 2028 North Marianna Avenue, LOS ANGELES
County - Los Angeles, CA

- Click on **Create Order**



Reggora Lender | First Colony Mortgage

Loans / Loan #10000207154

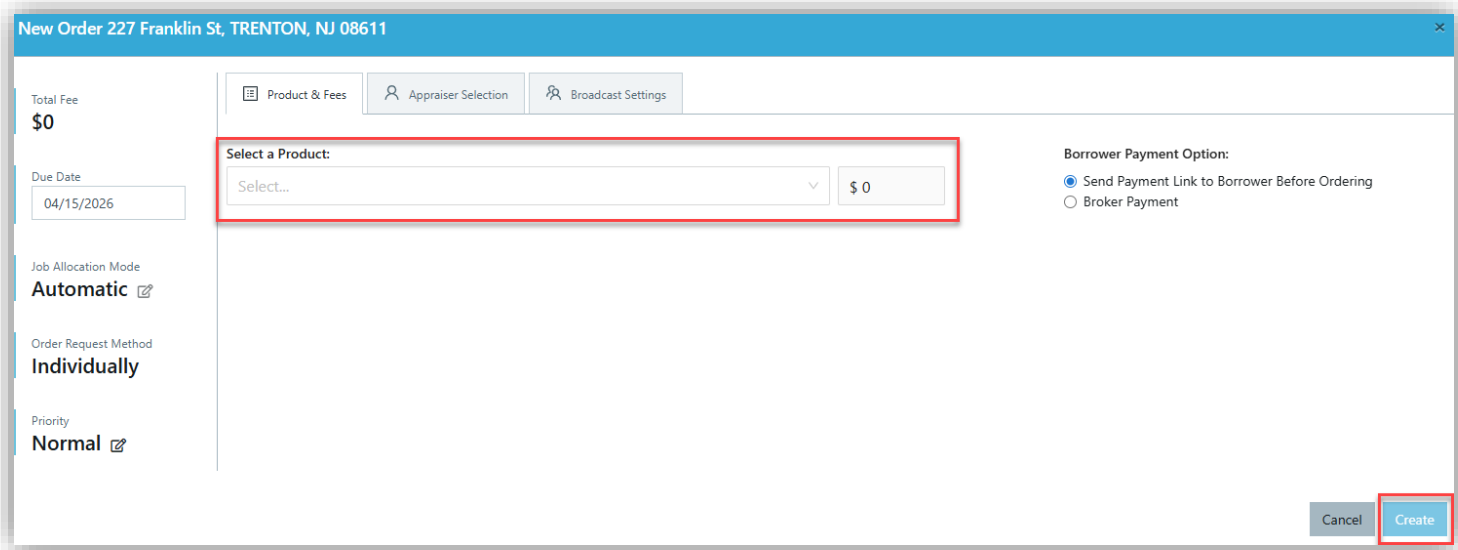
#10000207154 227 Franklin St, TRENTON, NJ 08611 [Create Order](#)

Alice Firstimer
Borrower
H: 615-556-7881
C: 615-556-7881
ryanm@firstcolonymortgage.com

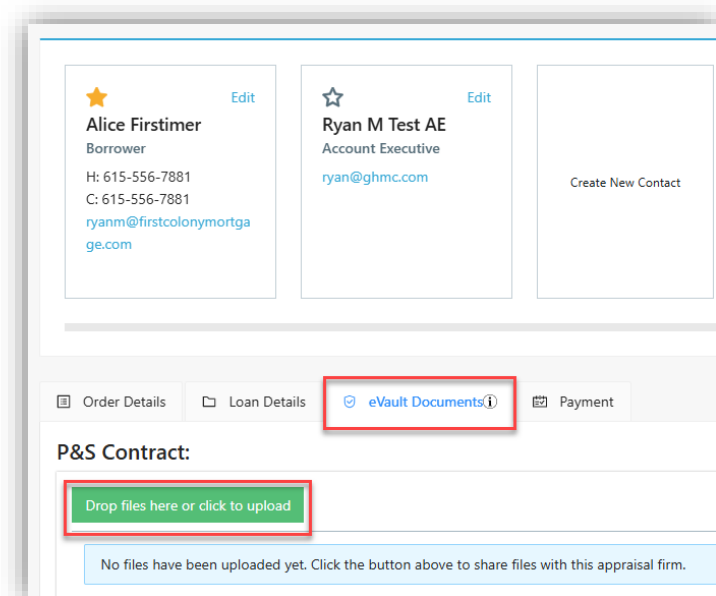
Ryan M Test AE
Account Executive
ryan@ghmc.com

Create New Contact

- Choose product type under **Select a Product** drop down menu.
- The **Priority** defaults to Normal Order. If needing a RUSH, change Priority to RUSH.
- Borrower Payment defaults to paid by the Borrower. If the Broker is paying on behalf of the Borrower, choose **Broker Payment** (payment information will then be entered on the **Payment** tab within the appraisal order).
- Click **Create**



- **Appraisal Fee Payment Request** is sent to the borrower's email address. Once payment is accepted, the order will proceed with assignment.
- Sales Contract (P&S) should be uploaded on Purchase transactions to the **eVault Documents** tab.
- Drag document to the screen or click to upload





- Appraisal details can be found within the Appraisal tab under **Order Appraisals**.
- **Appraisal** is emailed to the Loan Officer, and can also be found in 2 locations in CODA:
 - **View Docs** in the Appraisal folder
 - **Appraisal tab -> Manage Order -> click on Loan # -> Submission Tab – View PDF**



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Suite 900, Orem, Utah 84097



NMLS #3112

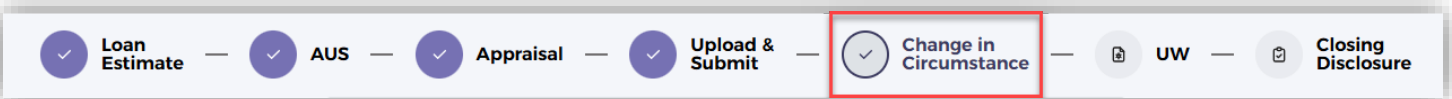
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08.27.26

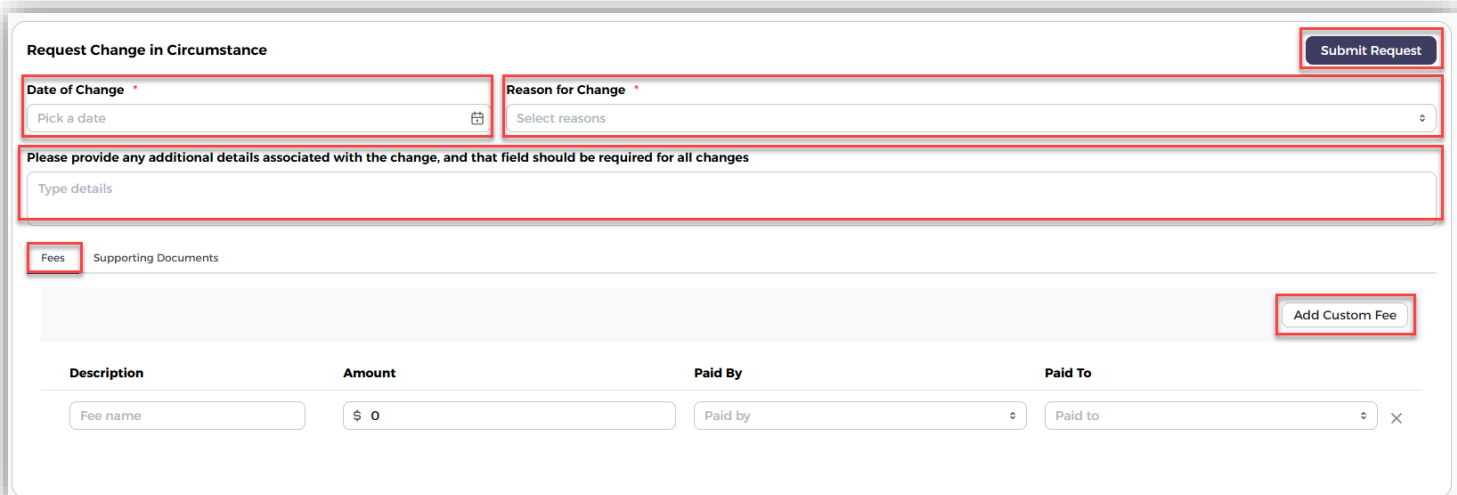
CHANGE IN CIRCUMSTANCE (CIC) REQUESTS

- The CIC can be requested after Initial Disclosures have gone out

Click **Change in Circumstance** tab



- CIC must be submitted within 3 business days of the change
- Complete **Date of Change**, **Reason for Change** and any **details**
- Fees** can be added by clicking on **Add Custom Fee**



Request Change in Circumstance Submit Request

Date of Change * Pick a date **Reason for Change *** Select reasons

Please provide any additional details associated with the change, and that field should be required for all changes

Type details

Fees Supporting Documents

Add Custom Fee

Description	Amount	Paid By	Paid To
Fee name	\$ 0	Paid by	Paid to

- Documents can be added by clicking on **Supporting Documents**

- **Click to upload or drag and drop section:** Upload documents by either clicking on this section to add files, or by drag/drop into this section

Fees
Supporting Documents

Click to upload or drag and drop



No documents added yet

- Click **Submit Request**

Request Change in Circumstance

Submit Request

CIC HISTORY

- All Change in Circumstance requests will be listed at the bottom of the page in the **Change in Circumstance** tab.

Fees
Supporting Documents

Add Custom Fee



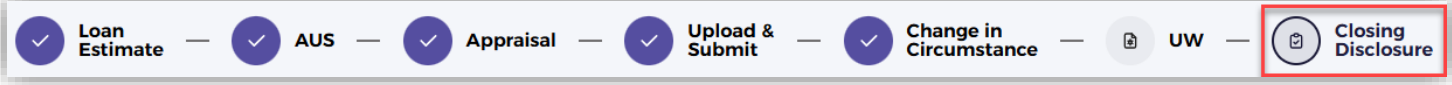
No Fees Available

Filter

Request Type	Requested Change	Date Added	Status
Change of Circumstance	Other - Explanation Required	6/3/2026	SUBMITTED
Change of Circumstance	Sales price / Appraised Value Update	6/1/2026	SUBMITTED
Change of Circumstance	Initial Rate Lock	5/12/2026	SUBMITTED

SUBMIT CLOSING DISCLOSURE REQUEST

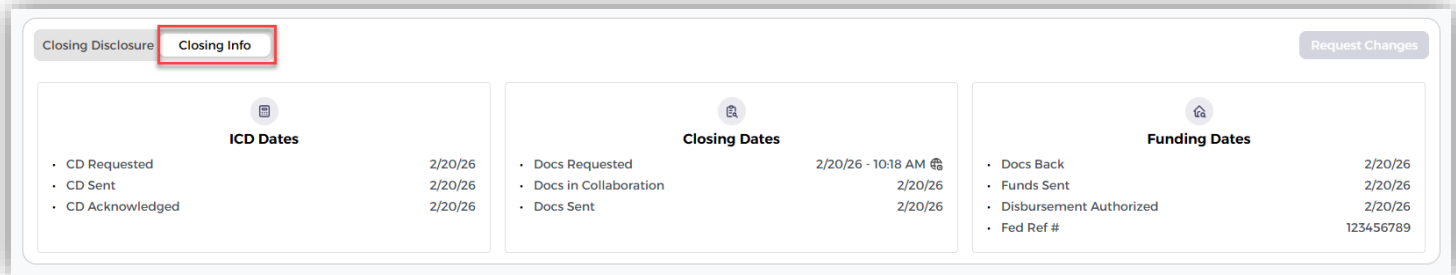
Click on **Closing Disclosure** tab



- To request the Initial CD, go to **CLOSING DISCLOSURE** from the Loan Tracker
- Confirm information in screen and complete applicable fields
- Click on **SUBMIT TO CD REQUEST** button.
 - If required information is missing, it will be indicated by the number of fields to correct on the button.
 - Pressing the button will indicate which fields need to be updated.
 - Clicking **GO TO FIELD** will take you to the field to be updated.
 - If you are not ready to submit your request, you can click **SAVE PROGRESS** and return to complete your request at a later date.

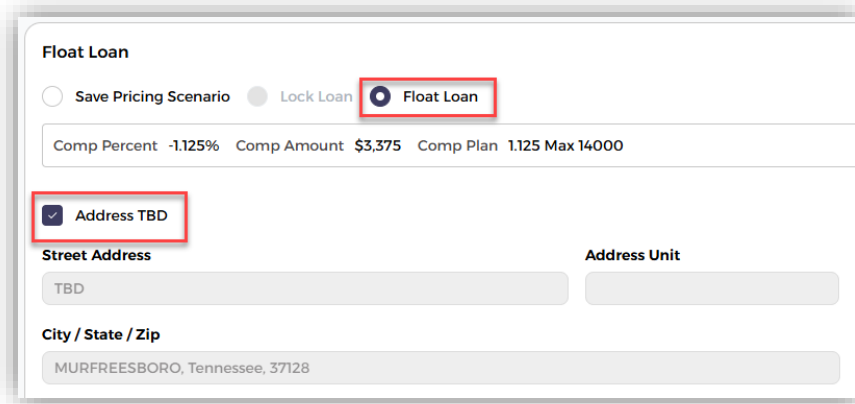


- Once the CD has been sent, a **CLOSING INFO** tab will appear on the **CLOSING & FUNDING** tab
- By clicking on this tab, you can view Important Dates for ICD, Closing & Funding of the loan



TBD PROPERTY FILE SUBMISSIONS

- **Price a Loan:** Register loan as **FLOAT**
 - Click checkbox for **Address TBD** on the Price a loan page
- **AUS** should be run as TBD
- The Loan Submission Package Upload should include:
 - The **Credit Package**
 - Please include a printed **1003** with address as TBD and anticipated City, State and Zip in Loan Package submission.
 - NOTE: 1003 must be dated for when borrower first sought TBD approval.



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

- **Sales Contract:** Upload as a Condition on the **UW** tab
- **Refloat or Lock Loan:** Loan must be refloated or locked with the property address
 - Reprice loan, and **unclick Address TBD** checkbox. You can then add the property address and either **re-float** or **Lock** the loan.
- **Request Initial Disclosures:** Once the loan has been refloated/locked with the property address, the **Loan Estimate** tab will be available in CODA on broker transactions.
- **Non-Delegated Correspondents** must prepare, send to borrower(s) and upload Initial Disclosures to the **UW** tab.

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.

TBD FAQ:

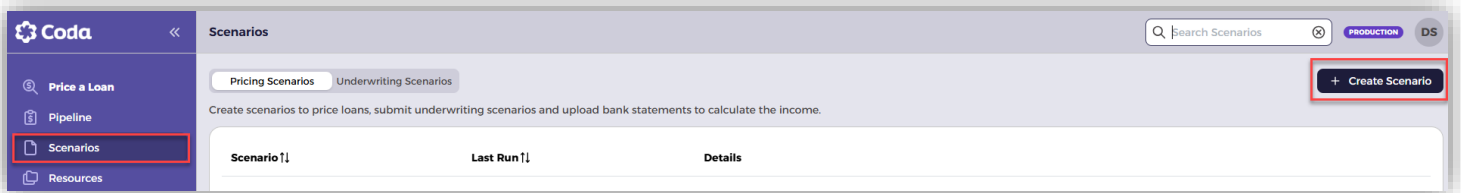
- All Products are eligible.
- Program allows only one property update.
 - Once property has been established from TBD, no other property changes are allowed.

SCENARIOS (PRICING & UNDERWRITING)

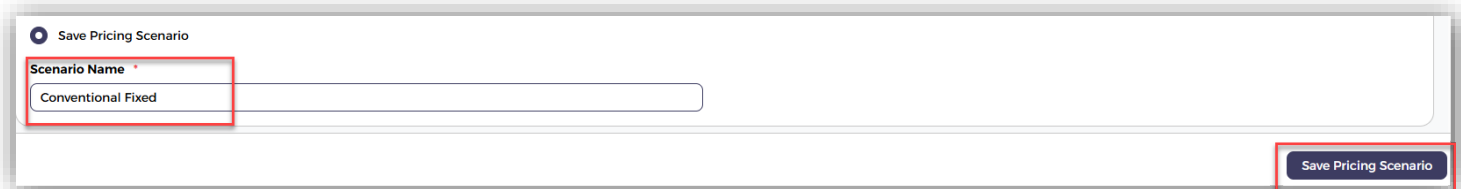
Pricing and Underwriting scenarios can be saved in CODA.

PRICING SCENARIOS

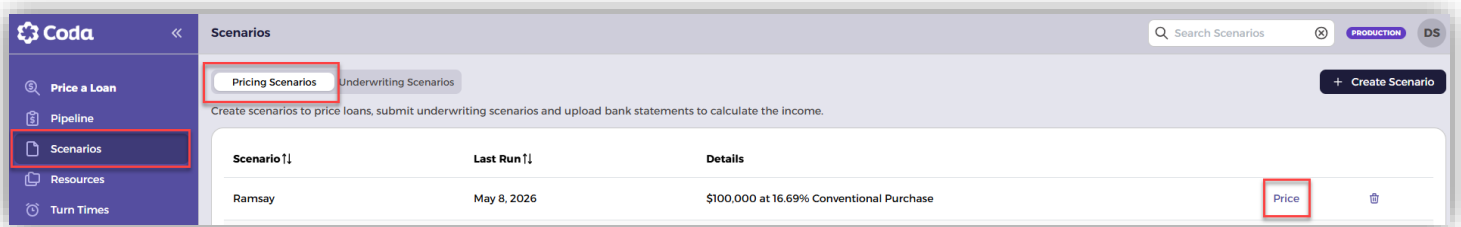
- Click **SCENARIOS** from the left side menu
- Click **+Create Scenario**



- Enter loan level data and click **Create Pricing Scenario**
- Choose product and rate, name it and click **Save Pricing Scenario**



- Pricing Scenario will be saved to **Scenarios** page
- Click **Pricing Scenarios** to view saved pricing scenarios

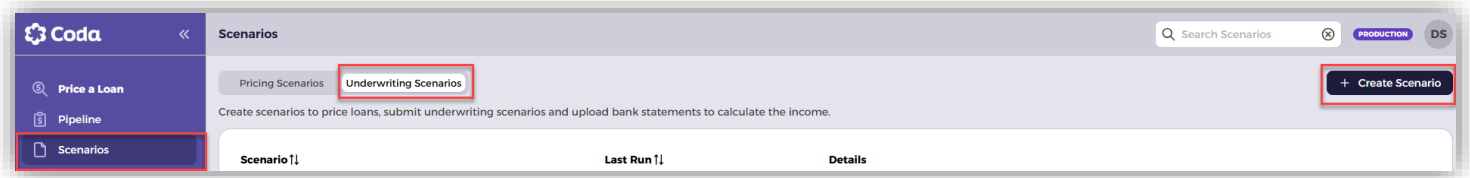


- Click **Price** on scenario to view current pricing of each saved scenario.
 - To create loan from saved scenario, after choosing product and rate, under **Save Pricing Scenario**, click **Show More Options**, then click **Float** or **Lock**.
 - Enter Borrower and property information and click **Float** or **Lock** loan.

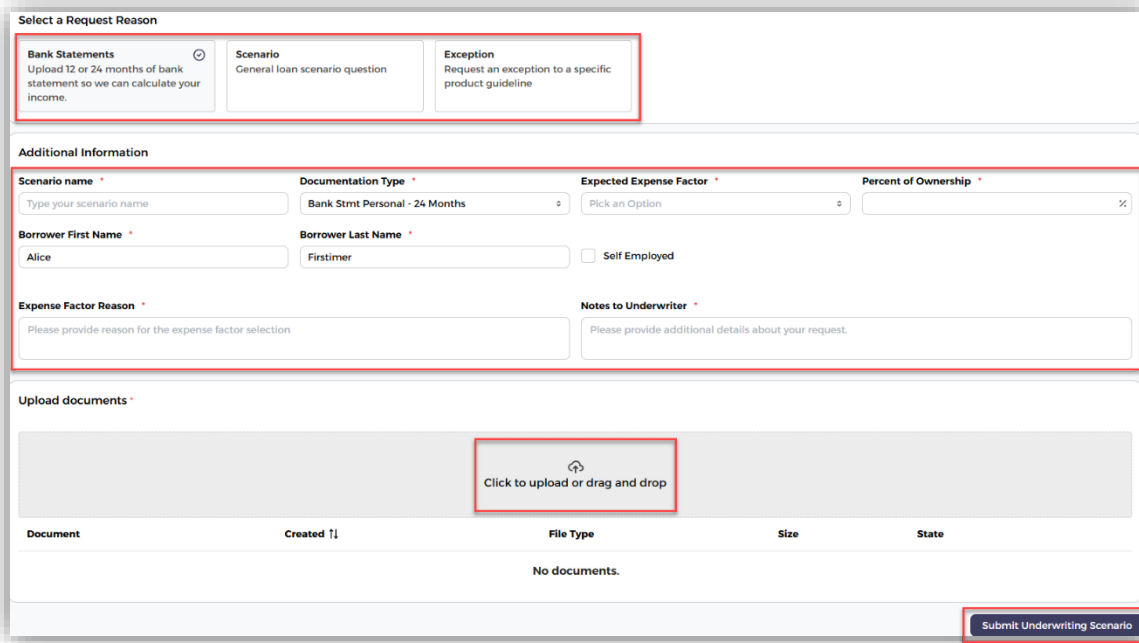
UNDERWRITING SCENARIOS

Currently only available on NON-QM products

- Click **SCENARIOS** from the left side menu
- Click **+Create Scenario**

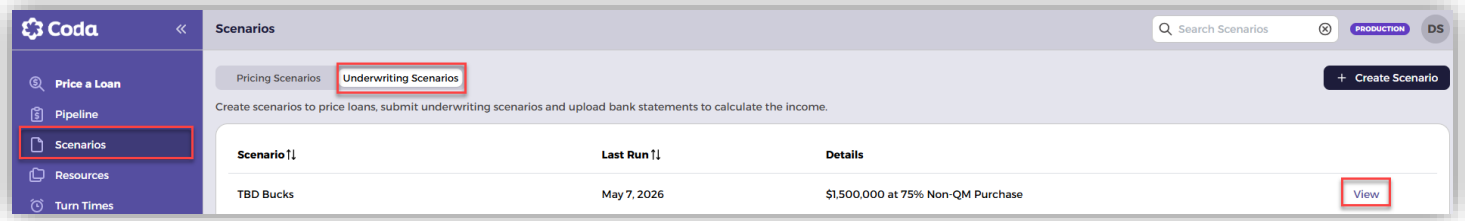


- Enter loan level data and click **Create UW Scenario**
- **Select a Request Reason:** Choose applicable request
- Provide additional information pertaining to your borrower, and upload supporting documents
- Click **Submit Underwriting Scenario**



- Scenario will be reviewed by FCM Underwriting Scenario Team
- Underwriting response will be sent to the Loan Officer from scenarios@firstcolony.com
- Underwriting Scenario will be saved to **Scenarios** page

- Click **Underwriting Scenarios** to view saved underwriting scenarios
 - Click **View** on scenario to add additional documentation if needed, and click **Re-Submit**



The screenshot shows the Coda Scenarios interface. On the left, a sidebar contains links for 'Price a Loan', 'Pipeline', 'Scenarios' (highlighted with a red box), 'Resources', and 'Turn Times'. The main area is titled 'Scenarios' and includes a search bar and a 'Create Scenario' button. Below this, there are tabs for 'Pricing Scenarios' and 'Underwriting Scenarios' (highlighted with a red box). A table displays the following data:

Scenario	Last Run	Details
TBD Bucks	May 7, 2026	\$1,500,000 at 75% Non-QM Purchase

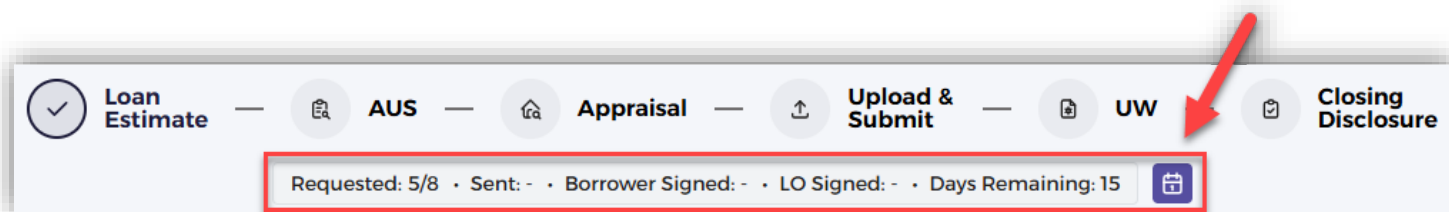
A 'View' button (highlighted with a red box) is located at the end of the row for 'TBD Bucks'.

IMPORTANT DATES TRACKER

- Important dates for loan level events are displayed in the **IMPORTANT DATES** section

There are two easy ways to access:

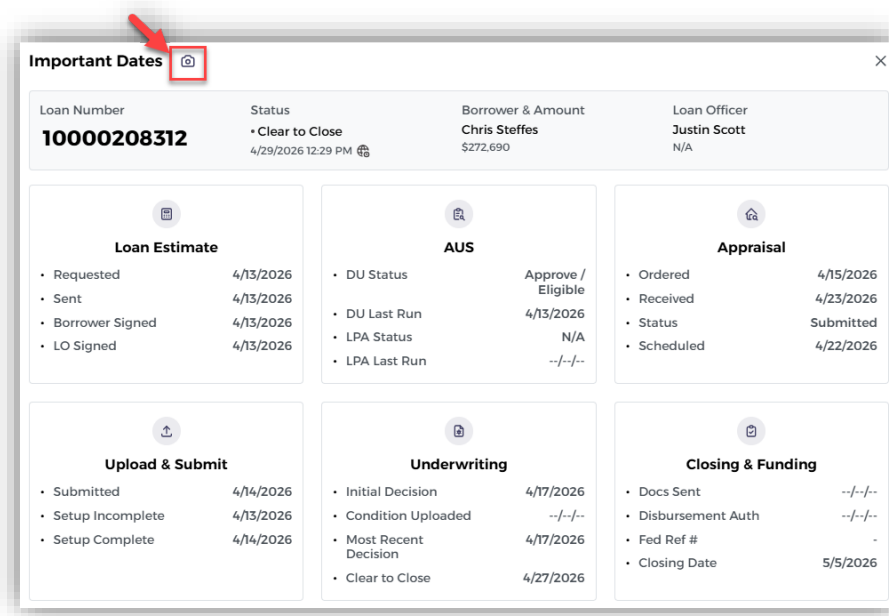
- IMPORTANT DATES** within loan – click on the calendar icon from the Loan Status bar to view progress



- From Pipeline view, click on eyeball icon

Lock Status	Loan Info	Borrower & Amount	Address	Purpose	Status	Loan Officer	Updated & Created	Details
 15 days	10000209658 Conforming 30 Yr Fixed	Ron Tintin \$522,500	2028 North Marianna Avenue	Purchase	• Initial Disclosures Requested 5/8/2026	Ryan McCormick LO	5/8/2026 6:04 PM 4/23/2026 12:02 PM	

Additionally, you can print the important dates by clicking the camera icon from within the **IMPORTANT DATES** view



The screenshot shows the "Important Dates" view for loan number 10000208312. A red arrow points to a camera icon in the top right corner. The view displays a summary of loan details and a grid of event timelines for various stages of the loan process.

Loan Number	Status	Borrower & Amount	Loan Officer
10000208312	• Clear to Close 4/29/2026 12:29 PM	Chris Steffes \$272,690	Justin Scott N/A

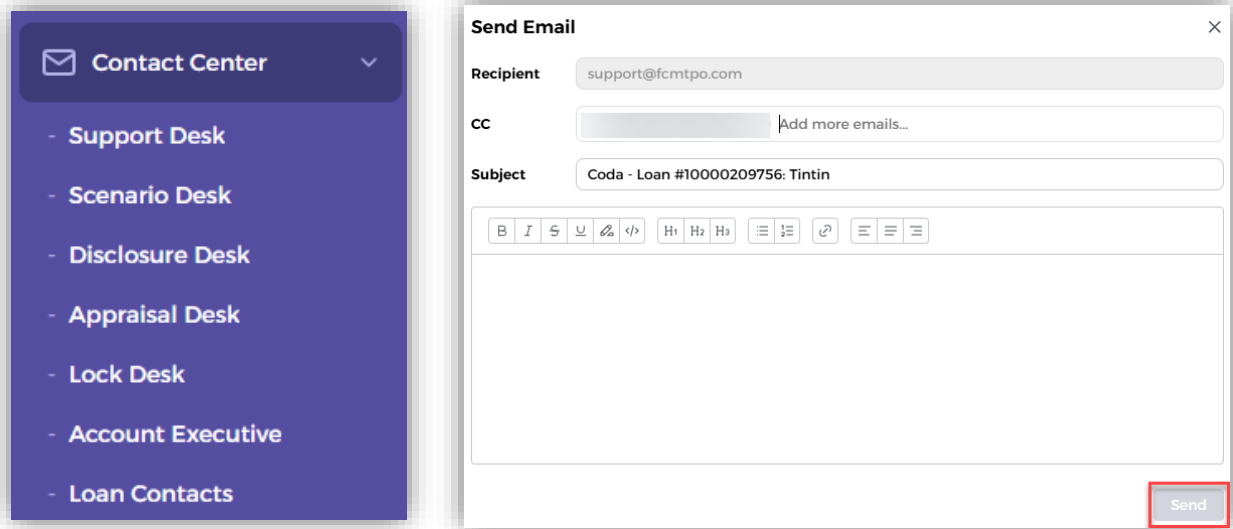
Loan Estimate	AUS	Appraisal
- Requested: 4/13/2026 - Sent: 4/13/2026 - Borrower Signed: 4/13/2026 - LO Signed: 4/13/2026	- DU Status: Approve / Eligible - DU Last Run: 4/13/2026 - LPA Status: N/A - LPA Last Run: --/--/--	- Ordered: 4/15/2026 - Received: 4/23/2026 - Status: Submitted - Scheduled: 4/22/2026

Upload & Submit	Underwriting	Closing & Funding
- Submitted: 4/14/2026 - Setup Incomplete: 4/13/2026 - Setup Complete: 4/14/2026	- Initial Decision: 4/17/2026 - Condition Uploaded: --/--/-- - Most Recent Decision: 4/17/2026 - Clear to Close: 4/27/2026	- Docs Sent: --/--/-- - Disbursement Auth: --/--/-- - Fed Ref #: - - Closing Date: 5/5/2026

FCM CONTACTS

The **CONTACT CENTER** is located on the bottom left side menu

- To email an FCM Contact, from the **Contact Center**, click the appropriate contact
- FCM Account Executive is automatically cc'd
- Type message and click **Send**

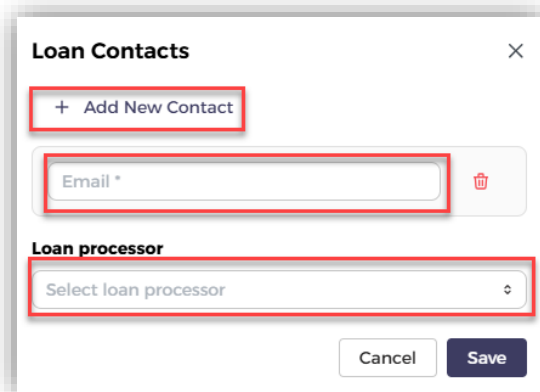


The image shows two parts of the interface. On the left is a purple sidebar menu titled 'Contact Center' with a dropdown arrow. It lists several options: Support Desk, Scenario Desk, Disclosure Desk, Appraisal Desk, Lock Desk, Account Executive, and Loan Contacts. On the right is a 'Send Email' modal window. It has fields for 'Recipient' (support@fcmtpo.com), 'CC' (with an 'Add more emails...' link), and 'Subject' (Coda - Loan #10000209756: Tintin). Below these fields is a rich text editor with various formatting icons (bold, italic, underline, link, unlink, text color, background color, bulleted list, numbered list, indent, outdent, link, unlink). A 'Send' button is located at the bottom right of the modal.

SETTING UP LOAN LEVEL NOTIFICATIONS

Note: Loan Level Notifications need to be set up on each loan. This is at the loan level.

- From the Contact Center, click on **Loan Contacts**
- Click the **+Add New Contact** button and add email(s)
- To add or change a Processor, click the dropdown and choose the Processor from your company
- Click **Save**

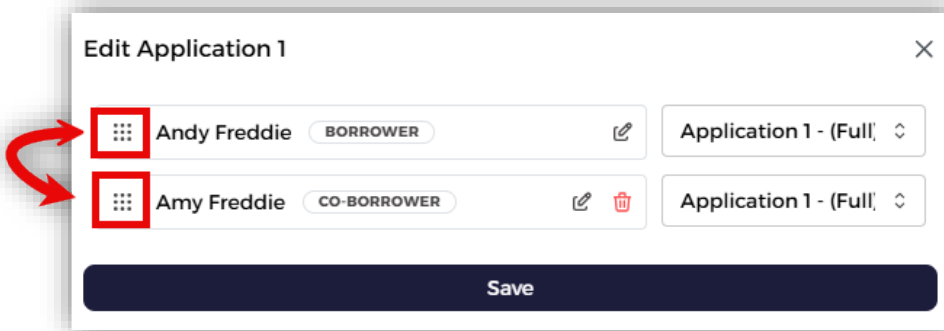


The image shows a 'Loan Contacts' modal window. It has a title bar with a close button. Inside, there is a '+ Add New Contact' button. Below that is an 'Email *' input field with a red asterisk and a trash icon to its right. Underneath is a 'Loan processor' section with a dropdown menu labeled 'Select loan processor'. At the bottom of the modal are 'Cancel' and 'Save' buttons.

MANAGING BORROWERS ON LOAN APPLICATIONS:

If you need to reposition the borrowers on an Application:

- Go to **Edit 1003**, then click on the **Borrower** tab.
- Click the **square grid** icon and drag the borrower up or down to the intended position.
- Click **Save**.



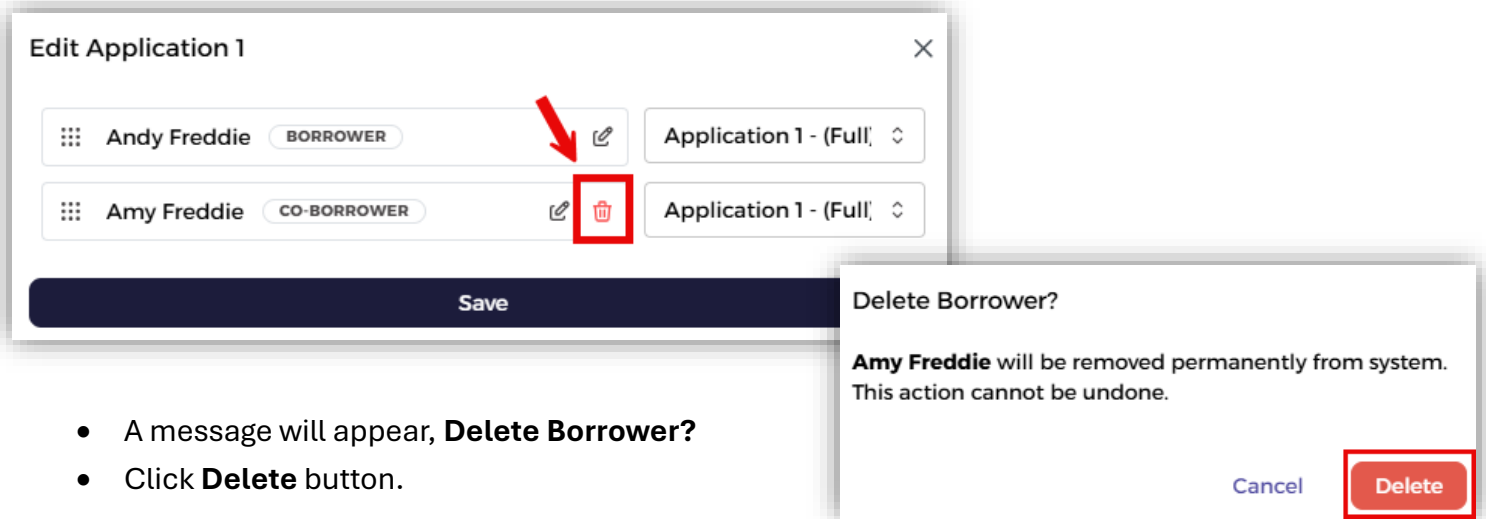
Edit Application 1

 Andy Freddie	BORROWER		Application 1 - (Full) 
 Amy Freddie	CO-BORROWER	 	Application 1 - (Full) 

Save

DELETING A BORROWER:

- To delete a Co-Borrower, click on **Manage Borrowers**, and click the **trash can** icon and then click **Save**.
- To delete the primary Borrower, you would first need to change the position by moving them to the Co-Borrower position. You can then delete that borrower.



Edit Application 1

 Andy Freddie	BORROWER		Application 1 - (Full) 
 Amy Freddie	CO-BORROWER	 	Application 1 - (Full) 

Save

Delete Borrower?

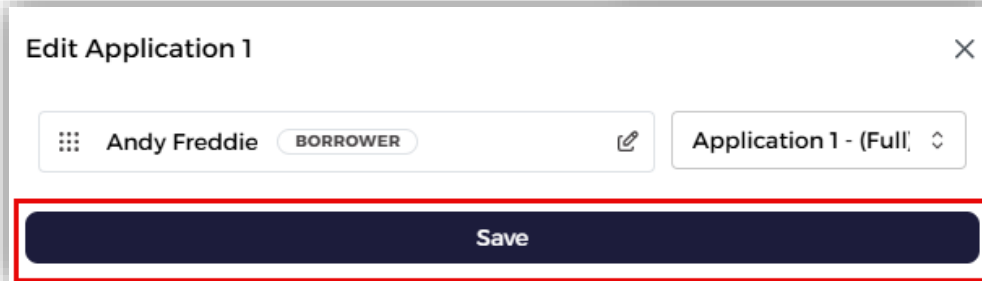
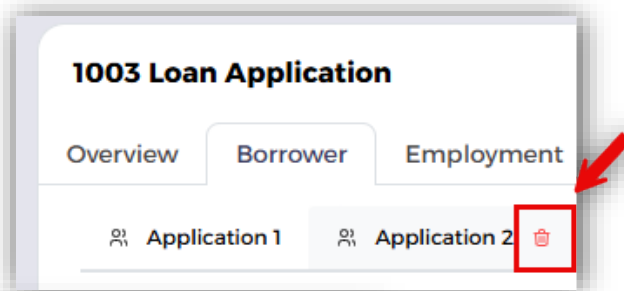
Amy Freddie will be removed permanently from system.
This action cannot be undone.

Cancel **Delete**

- A message will appear, **Delete Borrower?**
- Click **Delete** button.

DELETE AN ENTIRE APPLICATION:

- Click the **trash can** icon to the right of the Application tab.
- Click **Save**.

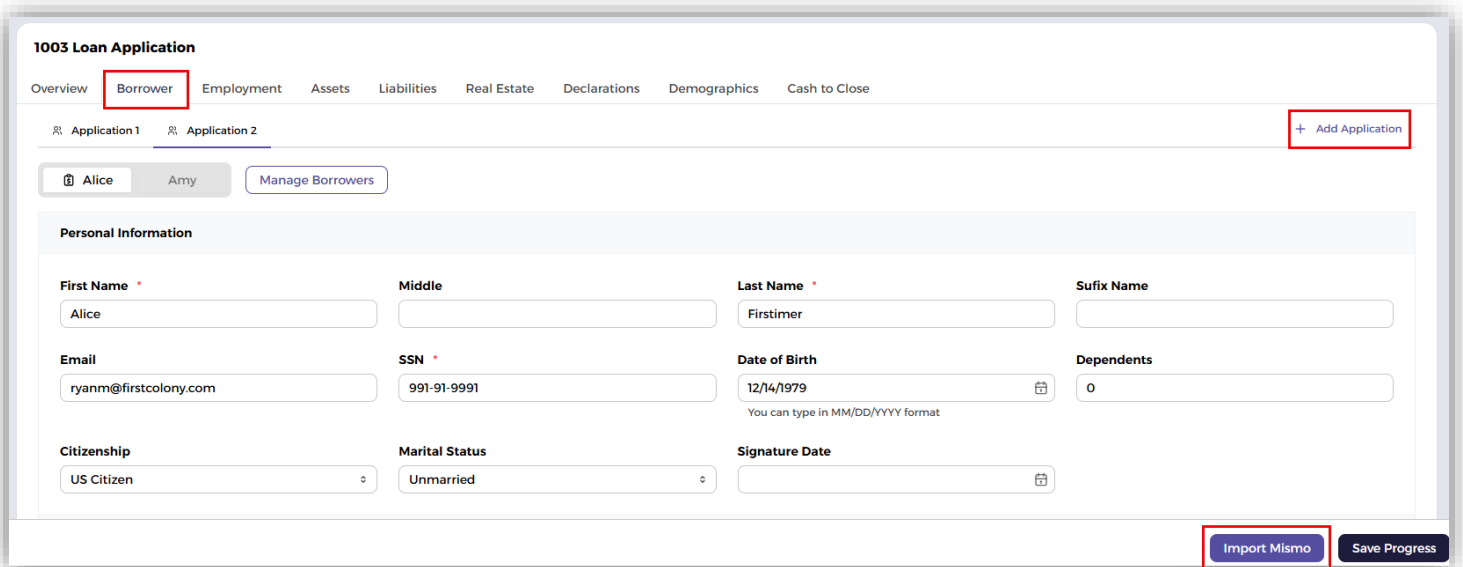


ADD AN ADDITIONAL APPLICATION:

There are 2 options:

Go to **Edit 1003**:

- Click **Import Mismo** to bring in the 1003 data of the additional borrower(s).
- OR you can click the **+Application** button on the **Borrower** tab to manually add.



1003 Loan Application

Overview **Borrower** Employment Assets Liabilities Real Estate Declarations Demographics Cash to Close

Application 1 Application 2 + Add Application

Alice Amy Manage Borrowers

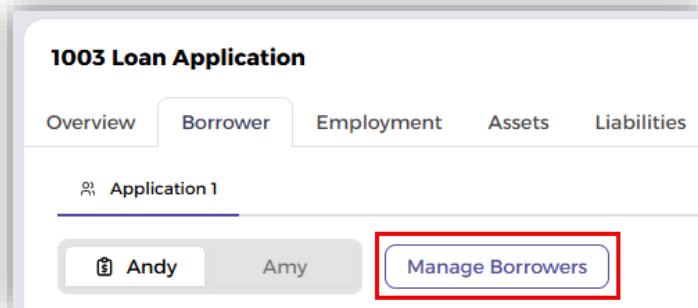
Personal Information

First Name * Alice	Middle 	Last Name * Firstimer	Suffix Name
Email ryanm@firstcolony.com	SSN * 991-91-9991	Date of Birth 12/14/1979 You can type in MM/DD/YYYY format	Dependents 0
Citizenship US Citizen	Marital Status Unmarried	Signature Date 	

Import Mismo Save Progress

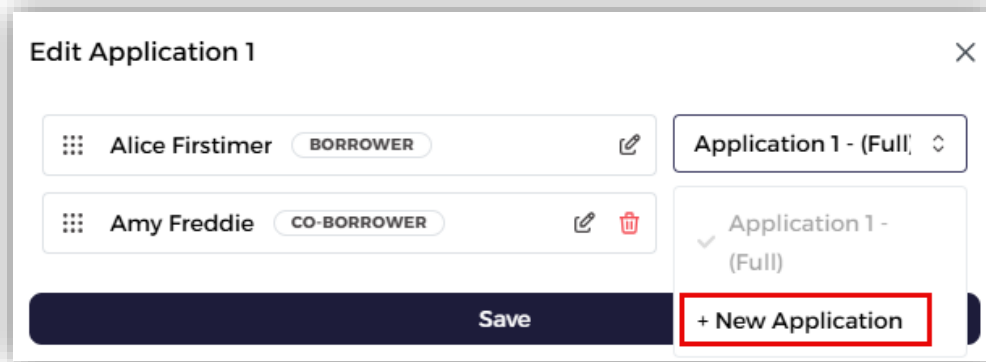
MOVING BORROWERS FROM ONE APPLICATION TO ANOTHER APPLICATION:

- Click **Manage Borrowers**



TO START A 2ND APPLICATION:

- Click the dropdown to choose **+New Application** for the intended Borrower. This puts the Borrower on a New Application.
- Click **Save**.



TO MOVE BORROWERS BETWEEN 2 OR MORE APPLICATIONS:

- Click the dropdown to choose the intended Application to move the Borrower to.
- Click **Save**.

